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STATE OF WYOMING

1984

ANNUAL REPORT

STATE EXAMINER

Division of Banks

INCLUDES 1984-1985 UPDATES TO THE LAWS OF WYOMING RELATING TO BANKS AND BANKING

STATE OF WYOMING

1984

ANNUAL REPORT

OF THE

STATE EXAMINER

DIVISION OF BANKS

FOR THE YEAR ENDING DECEMBER 31, 1984

TO HIS EXCELLENCY
HONORABLE ED HERSCHLER
GOVERNOR

State of Wyoming

K.H. McILHENNY
DEPUTY STATE EXAMINER
307-777-7797

C.W. LOVERIDGE
PUBLIC FUNDS MANAGER
307-777-7798

R.E. MORELL
WYO. UNIFORM CONSUMER CREDIT CODE
307-777-7775

ED HERSCHLER
GOVERNOR

OFFICE OF STATE EXAMINER
HERSCHLER BUILDING, 4TH FLOOR WEST
CHEYENNE, WYOMING 82002

STANLEY R. HUNT
STATE EXAMINER
307-777-6600

April/1985

THE HONORABLE ED HERSCHLER

Governor, State of Wyoming
State Capitol Building
Cheyenne, Wyoming 82002

Dear Governor Herschler:

I have the honor to submit for your information a report of the banking division of the Office of the State Examiner for the year ending December 31, 1984 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R Hunt
Stanley R. Hunt
State Examiner

SRH/dec

State of Wyoming

OFFICE OF STATE EXAMINER
HERSCHLER BUILDING, 4TH FLOOR WEST
CHEYENNE, WYOMING 82002

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ED HERSCHLER
GOVERNOR

STANLEY R. HUNT
STATE EXAMINER
307-777-6600

April/1985

Honorable Gerald E. Geis
Chairman, Legislative Management Council
State Capitol Building
Cheyenne, Wyoming 82002

Dear Senator Geis:

I have the honor to submit to you and the Members of the Management Council, a report of the banking division of the Office of the State Examiner for the year ending December 31, 1984 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R Hunt
Stanley R. Hunt
State Examiner

SRH/dec

STATE OF WYOMING

OFFICE OF STATE EXAMINER

CHEYENNE

DIVISION OF BANKS

STANLEY R. HUNT	STATE EXAMINER
K. H. McILHENNY	SENIOR BANK EXAMINER
DENNIS N. SMITH	BANK EXAMINER / INVESTIGATOR
LINWOOD E. BAIRD	BANK EXAMINER
JUDY M. ALLISON COLLINS	BANK EXAMINER
GLENN D. DOUGHTY	BANK EXAMINER
KIRK E. ERICHSEN	BANK EXAMINER
MICHAEL GEESEY	BANK EXAMINER
THOMAS W. KENNEDY	BANK EXAMINER
CRAIG E. KOLL	BANK EXAMINER
DON L. SCHULTZE	BANK EXAMINER
JAN E. SHAW	BANK EXAMINER
ROBERT A. STEVENSON	BANK EXAMINER
CAROL A. PETERA	ADMINISTRATIVE ASSISTANT
DONNA E. CHUBB	SECRETARY TO SENIOR BANK EXAMINER
MICHELLE BEAHM	SECRETARY

WYOMING STATE EXAMINERS

NAME	FROM	TO
Foster, Joel Ware	March 25, 1891	December 28, 1892
Henderson, Harry B., Sr.	December 28, 1892	June 16, 1909
Newlin, I. C.	June 16, 1909	October 1, 1920
Hofmann, R. J.	October 1, 1920	February 1, 1923
Huie, Byron S.	February 1, 1923	November 28, 1924
Brown, Stanley	November 28, 1924	April 1, 1927
Putnam, A. L.	April 1, 1927	April 1, 1929
Reed, John A.	April 1, 1929	October 1, 1932
Reeves, William, Jr.	October 1, 1932	April 1, 1933
Wilde, A. E.	April 1, 1933	April 1, 1941
Hartwell, Norris E.	April 1, 1941	December 31, 1965
Bonham, Dwight D.	December 31, 1965	July 22, 1984
McIlhenny, K. H. (Acting)	July 22, 1984	March 1, 1985
Hunt, Stanley R.	March 1, 1985	Incumbent

NOTE: *For the purpose of publishing this Annual Report, information has been compiled as of December 31st. Listings of Officers and Directors reflect the most recent information available in the Office of the State Examiner.*

This report contains two statistical pages for each bank for the purpose of comparisons. Formats differ slightly. Dollar amounts are in thousands.

STATE BANKS IN WYOMING

58

*	Star Valley State Bank	Afton
*	Valley State Bank	Baggs
*	Security State Bank of Basin	Basin
-	First Interstate Bank of Buffalo	Buffalo
-	Wyoming Bank & Trust Company	Buffalo
-	Farmers State Bank of Burns	Burns
-	American Bank of Casper	Casper
-	Bank of Casper	Casper
-	First Wyoming Bank - Casper	Casper
-	The Equality State Bank	Cheyenne
-	First Wyoming Bank - North Cheyenne	Cheyenne
*	Frontier Bank of Laramie County	Cheyenne
-	Western Bank of Cheyenne	Cheyenne
-	Wyoming State Bank	Cheyenne
-	First Wyoming Bank - Cody	Cody
*	Western Bank of Cody	Cody
-	Converse County Bank	Douglas
-	First Wyoming Bank - Douglas	Douglas
*	First Wyoming Bank - Evanston	Evanston
-	Pioneer Bank of Evanston	Evanston
-	Equality Bank of Evansville	Evansville
-	First Interstate Bank of Gillette	Gillette
-	First Wyoming Bank - Gillette	Gillette
*	Stockmens Bank and Trust Company	Gillette

STATE BANKS IN WYOMING

Continued

*	Security Bank of Glenrock	Glenrock
-	State Bank of Green River	Green River
-	Oregon Trail Bank	Guernsey
-	First Wyoming Bank - Hanna	Hanna
*	American State Bank of Jackson	Jackson
*	The Jackson State Bank	Jackson
-	Central Bank & Trust	Lander
*	Yellowstone State Bank	Lander
*	Citizens Bank	Laramie
-	Lingle State Bank	Lingle
*	Lusk State Bank	Lusk
-	First State Bank of Lyman	Lyman
*	Medicine Bow State Bank	Medicine Bow
*	Moorcroft State Bank	Moorcroft
*	Uinta County State Bank	Mountain View
*	First State Bank of Newcastle	Newcastle
*	Farmers State Bank	Pine Bluffs
-	Ranchester State Bank	Ranchester
*	Bank of Commerce	Rawlins
*	Riverton State Bank	Riverton
-	First Security Bank of Rock Springs	Rock Springs
-	North Side State Bank	Rock Springs
*	Saratoga State Bank	Saratoga

STATE BANKS IN WYOMING

Continued

-	First Interstate Bank of Sheridan	Sheridan
-	First Interstate Bank of Sugarland	Sheridan
*	First State Bank of Shoshoni	Shoshoni
*	Sundance State Bank	Sundance
-	First State Bank of Thermopolis	Thermopolis
*	Union State Bank	Upton
*	American Bank of Wheatland	Wheatland
-	First Wyoming Bank - Wheatland	Wheatland
*	First Wyoming Bank - Worland	Worland
-	Stockgrowers State Bank	Worland
*	First Wyoming Bank - Wright	Wright

* Indicates member of Federal Reserve System and FDIC (27 banks)

- Indicates member of FDIC only (31 banks)

COMPARISON OF CONSOLIDATION STATEMENTS OF CONDITION, AS REFLECTED BY PERCENTAGES, AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

	Dec/1982	Dec/1983
ASSETS		
Cash, cash items and balances with banks	7.8%	7.7%
U.S. Government Obligations	9.9	13.7
Obligations of other U.S. Agencies and Corporations	5.5	4.8
State, County and Municipal Obligations	12.3	10.5
All Other Securities	.3	.2
Federal Funds sold and Securities purchased under agreement to resell	7.4	5.5
Loans and Discounts (including overdrafts) (Net)	52.2	52.6
Direct Lease Financing	.2	.1
Bank Building, including Furniture & Fixtures	2.0	2.0
Real Estate owned other than bank premises	.3	.6
Other Assets	2.1	2.3
	100.0%	100.0%
LIABILITIES		
Demand Deposits of Individuals, Partnerships and Corporations	17.7%	15.7%
Time Deposits of Individuals, Partnerships and Corporations	59.6	63.2
Deposits of United States Government	.2	.2
Deposits of States and Political Subdivisions	18.5	17.7
All other Deposits	.2	.1
Certified and Officers Checks	.9	1.1
Federal Funds purchased	1.3	.5
Interest bearing Demand Notes and Other Liabilities for Borrowed Money	.1	.1
Mortgage Indebtedness	.1	.1
Other Liabilities	1.4	1.3
	100.0%	100.0%
CAPITAL ACCOUNTS		
Capital Notes and Debentures	1.4%	1.3%
Preferred Stock	-	-
Common Stock	11.6	11.5
Surplus	46.7	45.9
Undivided Profits	40.3	41.2
Reserves for Contingencies and other Capital Reserves	-	-
	100.00%	100.00%

COMPARISON OF CONSOLIDATION STATEMENTS OF CONDITION, AS REFLECTED BY PERCENTAGES, AT THE CLOSE OF BUSINESS FOR THE DATE SHOWN

	Dec/84
ASSETS	
Cash and balances due from depository institutions	
a. Noninterest-bearing balances and currency and coin	6.5%
b. Interest-bearing balances	1.5
Securities	29.9
Federal Funds sold and securities purchased under agreements to resell	6.5
Loans and lease financing receivable (including overdrafts) (Net)	50.2
Premises and fixed assets (including capitalized leases)	1.9
Other real estate owned	1.1
Other assets	2.4
	100.0%
LIABILITIES	
Deposits	
a. Noninterest-bearing	16.4%
b. Interest-bearing	81.2%
Federal Funds purchased and securities sold under agreements to repurchase	.6
Interest-bearing demand notes and other liabilities for borrowed money	.4
Other liabilities	1.4
	100.0%
CAPITAL ACCOUNTS	
Common Stock	11.8%
Surplus	49.0
Undivided Profits	39.2
	100.0%

COMPARISON OF OPERATING EARNINGS AND EXPENSES AS REFLECTED BY PERCENTAGE BASED ON CONSOLIDATED TOTALS OF EARNINGS AND DIVIDENDS' STATEMENTS FOR ALL STATE BANKS AT THE CLOSE OF BUSINESS ON THE DATES SHOWN

	Dec/84	Dec/83	Dec/82
CURRENT OPERATING EARNINGS			
Interest and fees on loans	63.2%	65.6	65.8%
Interest on balances with banks	1.3	1.2	1.3
Income on Federal Funds sold and securities purchased under agreements to resell	4.2	4.3	5.6
Interest and dividend income on securities	25.1	23.1	21.9
Gains on securities not held in trading accounts	0.0	0.2	0.1
Income from lease financing	0.1	0.1	0.1
Service charges on deposits	3.0	2.6	2.4
Other operating income	3.1	2.9	2.8
	100.0%	100.0%	100.0%
CURRENT OPERATING EXPENSES			
Salaries and employee benefits	15.5%	17.7%	17.6%
Interest on CDs over $100M	12.5	11.9	19.4
Interest on other deposits	45.5	45.9	42.1
Expense on Federal Funds purchased and Securities sold under agreements to repurchase	.6	.5	1.4
Interest on demand notes issued to the U.S. Treasury and other borrowings	.2	.2	.2
Interest on Subordinated Notes	.1	.1	.1
Net occupancy and furniture, fixtures and equipment	5.9	6.7	5.5
Provision for loan losses	8.0	6.1	3.8
Other operating expenses	11.7	10.9	9.9
	100.0%	100.0%	100.0%
PERCENTAGES ON NET PROFITS RETAINED AND DISBURSED			
Retained Earnings	48.5%	46.5%	59.7%
Disbursed in dividends	51.5	53.5	40.3
	100.0%	100.0%	100.0%

The above percentage is based only on figures from the 29 banks which declared dividends.

	Dec/84	Dec/83	Dec/82
Net current operating earnings as percent of quarterly average of total assets	0.51%	1.04%	1.48%

CAPITAL ACCOUNTS AS PERCENTAGE OF TOTAL DEPOSITS

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

BANK	LOCATION	DEC/84	DEC/83	DEC/82
Star Valley State Bank	Afton	14.5%	14.8%	15.2%
Valley State Bank	Baggs	7.7	14.0	20.8
Security State Bank of Basin	Basin	12.6	13.7	14.4
First Interstate Bank of Buffalo	Buffalo	7.6	7.6	9.9
Wyoming Bank & Trust	Buffalo	10.5	11.4	9.8
Farmers State Bank of Burns	Burns	8.1	8.9	9.2
American Bank of Casper	Casper	7.4	11.0	15.0
Bank of Casper	Casper	11.5	15.1	16.8
First Wyoming Bank - Casper	Casper	10.6	11.5	11.0
The Equality State Bank	Cheyenne	8.6	8.1	8.5
First Wyoming Bank - North Cheyenne	Cheyenne	8.8	8.5	10.0
Frontier Bank of Laramie County	Cheyenne	56.3	Opened 8-7-84	
Western Bank of Cheyenne	Cheyenne	25.3	Opened 5-30-84	
Wyoming State Bank	Cheyenne	8.2	7.9	8.1
First Wyoming Bank - Cody	Cody	8.9	7.8	8.0
Western Bank of Cody	Cody	9.2	9.8	13.0
Converse County Bank	Douglas	7.1	7.8	8.1
First Wyoming Bank - Douglas	Douglas	7.9	10.1	11.6
First Wyoming Bank - Evanston	Evanston	9.7	10.7	10.0
Pioneer Bank of Evanston	Evanston	7.3	9.0	13.5
Equality Bank of Evansville	Evansville	34.7	95.9	13.1
First Interstate Bank of Gillette	Gillette	10.1	16.0	22.6
First Wyoming Bank - Gillette	Gillette	7.2	12.4	12.0
Stockmens Bank & Trust Co.	Gillette	8.1	10.3	10.6
Security Bank of Glenrock	Glenrock	10.5	26.2	44.3
State Bank of Green River	Green River	12.5	12.5	12.4
Oregon Trail Bank	Guernsey	9.8	9.5	10.5
First Wyoming Bank - Hanna	Hanna	14.1	14.4	10.8
American State Bank of Jackson	Jackson	10.1	23.3	53.9
The Jackson State Bank	Jackson	7.6	8.7	9.0
Central Bank & Trust	Lander	8.3	8.9	9.0

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

(continued from previous page)

BANK	LOCATION	DEC/84	DEC/83	DEC/82
Yellowstone State Bank	Lander	6.9%	7.9%	9.3%
Citizens Bank	Laramie	7.9	8.1	11.5
Lingle State Bank	Lingle	9.8	11.3	10.5
Lusk State Bank	Lusk	9.4	7.0	6.6
First State Bank of Lyman	Lyman	7.8	8.5	9.0
Medicine Bow State Bank	Medicine Bow	6.8	12.8	11.6
Moorcroft State Bank	Moorcroft	8.3	10.0	9.6
Uinta County State Bank	Mountain View	46.2	51.3	45.3
First State Bank of Newcastle	Newcastle	11.7	10.4	10.8
Farmers State Bank	Pine Bluffs	21.3	15.2	16.6
Ranchester State Bank	Ranchester	8.0	10.2	12.8
Bank of Commerce	Rawlins	13.9	8.8	8.1
Riverton State Bank	Riverton	6.8	8.5	8.8
First Security Bank of Rock Springs	Rock Springs	13.9	13.9	11.8
North Side State Bank	Rock Springs	15.3	14.6	13.3
Saratoga State Bank	Saratoga	5.6	9.1	8.7
First Interstate Bank of Sheridan	Sheridan	8.4	8.7	10.0
First Interstate Bank of Sugarland	Sheridan	7.2	9.7	9.1
First State Bank at Shoshoni	Shoshoni	8.2	9.9	9.5
Sundance State Bank	Sundance	12.1	13.1	14.3
First State Bank of Thermopolis	Thermopolis	8.1	9.2	10.0
Union State Bank	Upton	9.1	11.0	10.2
American Bank of Wheatland	Wheatland	6.4	8.1	13.4
First Wyoming Bank - Wheatland	Wheatland	10.8	10.8	9.8
First Wyoming Bank - Worland	Worland	14.4	13.2	17.2
Stockgrowers State Bank	Worland	8.0	7.9	7.8
First Wyoming Bank - Wright	Wright	12.6	18.7	22.6
Percentage of Gross Capital * to Gross Deposits of combined Wyoming State Banks		11.8	10.5	13.6

* Includes Subordinated Notes and Debentures

NET LOANS AS PERCENTAGE TO TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

BANK	LOCATION	DEC/84	DEC/83	DEC/82
Star Valley State Bank	Afton	65.5%	66.4%	65.4%
Valley State Bank	Baggs	65.2	72.7	78.2
Security State Bank of Basin	Basin	53.7	54.3	47.5
First Interstate Bank of Buffalo	Buffalo	57.6	58.9	58.2
Wyoming Bank & Trust	Buffalo	59.0	60.0	58.9
Farmers State Bank of Burns	Burns	34.6	36.7	35.0
American Bank of Casper	Casper	76.3	78.1	74.1
Bank of Casper	Casper	58.1	62.5	67.9
First Wyoming Bank - Casper	Casper	53.4	58.8	74.1
The Equality State Bank	Cheyenne	49.8	47.2	52.1
First Wyoming Bank - North Cheyenne	Cheyenne	65.8	64.9	60.9
Frontier Bank of Laramie County	Cheyenne	80.0	Opened 8-7-84	
Western Bank of Cheyenne	Cheyenne	43.1	Opened 5-30-84	
Wyoming State Bank	Cheyenne	53.8	65.8	65.2
First Wyoming Bank - Cody	Cody	68.6	57.0	52.2
Western Bank of Cody	Cody	72.0	77.9	85.2
Converse County Bank	Douglas	37.1	40.4	42.3
First Wyoming Bank - Douglas	Douglas	51.2	54.8	51.4
First Wyoming Bank - Evanston	Evanston	55.4	56.3	57.9
Pioneer Bank of Evanston	Evanston	49.6	58.2	64.2
Equality Bank of Evansville	Evansville	86.0	97.6	50.8
First Interstate Bank of Gillette	Gillette	56.2	66.5	71.9
First Wyoming Bank - Gillette	Gillette	38.0	68.3	63.5
Stockmens Bank & Trust Co.	Gillette	57.8	69.7	70.9
Security Bank of Glenrock	Glenrock	49.6	95.9	85.8
State Bank of Green River	Green River	47.6	47.1	53.8
Oregon Trail Bank	Guernsey	35.4	43.9	48.9
First Wyoming Bank - Hanna	Hanna	40.0	44.9	45.8
American State Bank of Jackson	Jackson	60.3	78.9	90.1
The Jackson State Bank	Jackson	66.5	71.2	75.1
Central Bank & Trust	Lander	52.8	52.6	54.8

NET LOANS AS PERCENTAGE TO TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

(continued from previous page)

BANK	LOCATION	DEC/84	DEC/83	DEC/82
Yellowstone State Bank	Lander	72.2%	84.7%	78.3%
Citizens Bank	Laramie	54.6	66.1	65.2
Lingle State Bank	Lingle	52.8	57.9	55.7
Lusk State Bank	Lusk	34.1	30.4	30.1
First State Bank of Lyman	Lyman	58.4	58.0	61.5
Medicine Bow State Bank	Medicine Bow	53.0	69.4	58.4
Moorcroft State Bank	Moorcroft	60.0	75.6	68.0
Uinta County State Bank	Mountain View	6.1	16.2	24.0
First State Bank of Newcastle	Newcastle	47.0	46.4	45.9
Farmers State Bank	Pine Bluffs	55.5	53.0	53.5
Ranchester State Bank	Ranchester	39.7	44.1	63.0
Bank of Commerce	Rawlins	50.1	75.8	59.2
Riverton State Bank	Riverton	62.9	76.6	73.7
First Security Bank of Rock Springs	Rock Springs	55.2	60.7	63.6
North Side State Bank	Rock Springs	34.1	35.1	35.3
Saratoga State Bank	Saratoga	67.9	67.9	64.9
First Interstate Bank of Sheridan	Sheridan	70.0	59.2	60.1
First Interstate Bank of Sugarland	Sheridan	54.3	60.3	51.4
First State Bank at Shoshoni	Shoshoni	50.0	57.2	58.3
Sundance State Bank	Sundance	55.6	63.0	66.6
First State Bank of Thermopolis	Thermopolis	56.4	57.3	55.5
Union State Bank	Upton	62.9	74.7	77.0
American Bank of Wheatland	Wheatland	67.3	63.6	68.9
First Wyoming Bank - Wheatland	Wheatland	65.3	58.6	50.9
First Wyoming Bank - Worland	Worland	75.8	73.2	62.9
Stockgrowers State Bank	Worland	52.2	55.4	54.0
First Wyoming Bank - Wright	Wright	27.4	34.0	42.5
AVERAGE WYOMING STATE BANKS		54.8	59.2	60.2

CONDENSED STATEMENT SHOWING CHANGES IN CAPITAL ACCOUNTS OF STATE BANKS

From December 31, 1983 to December 31, 1984

	December 31, 1983 59 Banks		December 31, 1984 58 Banks		Increase (Decrease)
	Capital Accounts	Percentage of Total Assets	Capital Accounts	Percentage of Total Assets	Amount
Capital Notes & Debentures	$1,854,000	.12%	$1,708,000	.11%	($146,000)
Capital Stock:					
Preferred	-0-	-0-	-0-	-0-	-0-
Common	16,266,000	1.07	16,671,000	1.02	405,000
Surplus	64,733,000	4.27	69,196,000	4.24	4,463,000
Undivided Profits & Reserves for Contingencies	58,123,000	3.84	55,500,000	3.40	(2,623,000)
TOTAL EQUITY CAPITAL & DEBENTURES	$140,976,000	9.30%	$143,075,000	8.77%	$2,099,000

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1926	60	$ 22,324,725.23	$ 15,242,109.47	68.2%
1927	57	26,477,454.76	17,307,078.34	65.5
1928	60	29,893,336.47	18,465,225.05	61.7
1929	62	28,286,852.34	19,415,529.18	68.8
1930	58	27,014,960.42	17,390,374.23	64.4
1931	53	19,785,920.79	14,117,421.01	71.3
1932	46	14,809,452.80	10,581,388.67	71.4
1933	37	12,208,283.99	8,065,651.49	66.0
1934	34	14,446,026.79	6,830,023.46	47.2
1935	33	16,221,619.45	7,179,138.67	44.2
1936	32	17,620,530.24	7,240,839.28	41.0
1937	32	17,227,388.92	8,241,849.62	47.8
1938	32	17,616,412.57	8,174,858.92	46.2
1939	32	19,583,260.27	8,666,469.62	44.2
1940	32	21,838,939.76	9,235,045.56	42.2
1941	32	24,097,511.42	10,301,876.94	42.7
1942	31	30,632,596.86	8,972,338.80	29.2
1943	30	38,555,455.82	8,425,958.18	21.8
1944	30	48,306,840.04	8,626,220.10	17.8
1945	29	62,241,303.49	9,852,695.46	15.8
1946	29	72,630,260.16	12,913,054.70	17.7
1947	29	77,990,999.41	17,993,990.58	23.0
1948	29	82,478,590.36	20,311,885.39	24.6
1949	29	81,069,433.94	23,857,944.19	29.4
1950	29	83,075,139.08	26,639,751.45	32.0
1951	28	92,161,358.30	26,175,667.00	28.4
1952	28	91,136,492.14	28,734,290.03	31.5
1953	28	92,547,674.42	29,799,210.54	32.2
1954	28	93,791,130.25	28,248,275.87	30.1
1955	28	92,101,136.71	31,594,088.62	34.3
1956	28	96,218,352.01	33,057,310.00	34.3
1957	28	106,681,167.33	36,268,251.65	34.0

continued on next page -

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED (continued)

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1958	27	110,662,483.35	37,458,068.71	33.8%
1959	28	116,840,999.10	43,573,464.09	37.2
1960	29	121,700,962.76	49,001,071.55	40.3
1961	29	134,172,093.05	57,914,072.82	43.2
1962	29	144,155,149.19	64,771,252.57	44.9
1963	29	152,053,626.93	76,344,635.88	50.2
1964	30	160,085,865.99	82,912,887.31	51.8
1965	30	166,995,713.89	90,051,390.09	54.0
1966	29	173,280,065.72	91,056,789.89	52.5
1967	29	183,662,131.41	102,001,586.26	55.5
1968	30	204,995,521.00	109,168,919.00	53.2
1969	30	224,872,082.00	118,526,975.00	52.7
1970	29	243,665,894.00	130,571,466.00	53.5
1971	29	281,578,235.00	150,042,145.00	53.2
1972	29	333,550,900.00	178,342,013.00	53.4
1973	29	389,414,924.00	215,528,329.00	55.3
1974	30	427,818,084.00	250,209,420.00	58.5
1975	32	491,712,625.00	286,700,227.00	58.3
1976	32	576,181,000.00	340,552,000.00	59.2
1977	36	675,005,000.00	* 394,687,000.00	58.5
1978	42	761,330,000.00	* 482,492,000.00	63.4
1979	47	888,651,000.00	* 536,843,000.00	60.4
1980	55	1,010,435,000.00	* 581,160,000.00	57.5
1981	59	1,169,545,000.00	* 686,675,000.00	58.7
1982	61	1,294,184,000.00	* 768,641,000.00	59.4
1983	59	1,346,086,000.00	* 796,906,000.00	59.2
1984	58	1,455,135,000.00	* 819,178,000.00	56.3

* Net Loans

STAR VALLEY STATE BANK, AFTON
(Lincoln County)

OFFICERS: Max C. Robinson, President; Kay L. Robinson, Sr. Vice Pres.; Hal R. Robinson, Vice Pres. & Cashier; Roger J. Coles, Vice Pres.; Ione R. Wilkes, Ass't Vice Pres.; Lois H. West, Ass't Vice Pres.; James C. Lau, Loan Officer; Rod R. Jensen, Loan Officer.

DIRECTORS: Max C. Robinson, Kay L. Robinson, Elmo H. Newswander, W. Tom Davis, Rowan Anderson.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,542
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,542
2 TOT SECURITIES	10,645
3 FED FUNDS SOLD	6,500
4A TOT LNS & LEASE	27,441
4B RES LOAN LOSSES	209
4C TRANS RISK RES	0
4D NET LOANS/LEASE	27,232
5 TRAD ACCT	0
6 BANK PREM & EQ	351
7 ORE	88
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,557
12 TOTAL ASSETS	48,915
13A TOTAL DEPOSITS	41,571
13A1 NON INT DEP LIA	6,624
13A2 INT BEAR DEP LI	34,947
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	1,322
21 LIAB INCL SUBND	42,893
DERIVED LIAB EXCL SU	42,893
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	38
25 SURPLUS	1,212
26 UNDIV PROF AGG	4,772
28 TOT EQUITY CAP	6,022
29 TOT LIAB/EQ CAP	48,915

STAR VALLEY STATE BANK, AFTON
(Lincoln County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	3,706	2,408	2,625
2 US TREAS	3,850	2,314	749
3 OTHER US	2,800	2,400	2,257
4 SCM	3,063	3,163	2,317
5 AGG. SECURITIES	38	27	27
6 FED FUNDS SOLD	4,600	5,100	6,500
7A TOTAL LOANS	25,985	21,794	18,122
7B RES LOAN LOSSES	209	211	209
7C NET LOANS	25,776	21,583	17,913
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	345	349	354
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,814	1,684	1,185
12 TOTAL ASSETS	45,992	39,028	33,927
13 IPC DEMAND	6,363	5,819	6,521
14 IPC T&S	24,404	21,761	18,810
15 US GOVT	9	17	18
16 SCM	7,335	4,798	3,134
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	716	603	436
19 TOTAL DEPOSITS	38,827	32,998	28,919
19A TOTAL DEMAND	7,116	7,435	7,817
19B TOTAL T&S	31,711	25,563	21,102
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1,423	1,019	751
24 TOTAL LIAB	40,250	34,017	29,670
DERIVED IPC DEPOSITS	30,767	27,580	25,331
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	375	375	375
27B COMMON # OUT	375	375	375
27 COMMON PAR	38	38	38
28 SURPLUS	1,212	1,212	862
29 UNDIV PROF AGG	4,492	3,761	3,357
30 TOT EQUITY CAP	5,742	5,011	4,257
31 TOT LIAB/EQ CAP	45,992	39,028	33,927

VALLEY STATE BANK, BAGGS
(Carbon County)

OFFICERS: R. Kipp Kreitzer, President; Karen L. Buchanan, Cashier.

DIRECTORS: G. W. McIlvaine, Chairman; R. Kipp Kreitzer, Karen Buchanan, Leeland Thomas Grieve, E. Robert Grieve, Howard B. Lee, Edwin L. Swanson, Robert P. Arambel.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	335
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	335
2 TOT SECURITIES	2,063
3 FED FUNDS SOLD	190
4A TOT LNS & LEASE	4,218
4B RES LOAN LOSSES	40
4C TRANS RISK RES	0
4D NET LOANS/LEASE	4,178
5 TRAD ACCT	0
6 BANK PREM & EQ	40
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	183
12 TOTAL ASSETS	6,989
13A TOTAL DEPOSITS	6,413
13A1 NON INT DEP LIA	971
13A2 INT BEAR DEP LI	5,442
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	83
21 LIAB INCL SUBND	6,496
DERIVED LIAB EXCL SU	6,496
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	200
26 UNDIV PROF AGG	93
28 TOT EQUITY CAP	493
29 TOT LIAB/EQ CAP	6,989

VALLEY STATE BANK, BAGGS
(Carbon County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	289	219	344
2 US TREAS	781	9	86
3 OTHER US	0	800	725
4 SCM	0	0	0
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	175	0	150
7A TOTAL LOANS	2,503	1,767	933
7B RES LOAN LOSSES	18	8	1
7C NET LOANS	2,485	1,759	932
8 DIR LEASE	5	10	15
9 BANK PREM & EQ	50	71	90
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	135	116	53
12 TOTAL ASSETS	3,932	2,996	2,407
13 IPC DEMAND	698	530	473
14 IPC T&S	1,611	1,085	972
15 US GOVT	1	0	0
16 SCM	941	598	443
17 AGG. DEPOSITS	100	0	0
18 OFFICIAL CHKS	68	37	35
19 TOTAL DEPOSITS	3,419	2,250	1,923
19A TOTAL DEMAND	852	648	569
19B TOTAL T&S	2,567	1,602	1,354
20 FED FDS PURCH	0	250	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	36	29	26
24 TOTAL LIAB	3,455	2,529	1,949
DERIVED IPC DEPOSITS	2,309	1,615	1,445
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	77	67	58
30 TOT EQUITY CAP	477	467	458
31 TOT LIAB/EQ CAP	3,932	2,996	2,407

SECURITY STATE BANK OF BASIN
(Big Horn County)

OFFICERS: D. M. Crouse, Chairman; Douglas M. Crouse, President; Terry L. Evans, Vice Pres. & Cashier; Julie R. Kershner, Ass't Vice Pres.; Cindy Schlattmann, Ass't Vice Pres.; Robert Gish, Trust Officer.

DIRECTORS: D. M. Crouse, Douglas M. Crouse, Terry L. Evans, J. W. Core, W. Russell Peters, Wayne Keller, D. M. Russell, A. St. George B. Duke.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,656
1B INT-BEAR BAL	700
DERIVED C&D/FRM INST	2,356
2 TOT SECURITIES	15,253
3 FED FUNDS SOLD	1,450
4A TOT LNS & LEASE	18,471
4B RES LOAN LOSSES	203
4C TRANS RISK RES	0
4D NET LOANS/LEASE	18,268
5 TRAD ACCT	0
6 BANK PREM & EQ	248
7 ORE	171
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,194
12 TOTAL ASSETS	38,940
13A TOTAL DEPOSITS	33,994
13A1 NON INT DEP LIA	4,968
13A2 INT BEAR DEP LI	29,026
14 FED FDS PURCH	387
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	281
21 LIAB INCL SUBND	34,662
DERIVED LIAB EXCL SU	34,662
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	75
25 SURPLUS	2,425
26 UNDIV PROF AGG	1,778
28 TOT EQUITY CAP	4,278
29 TOT LIAB/EQ CAP	38,940

SECURITY STATE BANK OF BASIN
(Big Horn County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,871	2,817	2,631
2 US TREAS	5,048	4,618	4,075
3 OTHER US	3,317	2,864	0
4 SCM	7,107	6,394	6,751
5 AGG. SECURITIES	75	54	45
6 FED FUNDS SOLD	1,000	4,100	3,300
7A TOTAL LOANS	17,416	12,857	12,456
7B RES LOAN LOSSES	175	128	119
7C NET LOANS	17,241	12,729	12,337
8 DIR LEASE	73	65	392
9 BANK PREM & EQ	302	344	414
10 ORE	81	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	893	735	730
12 TOTAL ASSETS	37,008	34,720	30,675
13 IPC DEMAND	1,866	3,981	2,556
14 IPC T&S	23,546	15,987	14,871
15 US GOVT	10	52	23
16 SCM	6,070	6,785	8,062
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	233	0	65
19 TOTAL DEPOSITS	31,725	26,805	25,577
19A TOTAL DEMAND	4,741	8,147	6,819
19B TOTAL T&S	26,984	18,658	18,758
20 FED FDS PURCH	663	3,708	1,364
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	267	351	433
24 TOTAL LIAB	32,655	30,864	27,374
DERIVED IPC DEPOSITS	25,412	19,968	17,427
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	50	750	750
27B COMMON # OUT	50	750	750
27 COMMON PAR	75	75	75
28 SURPLUS	2,425	1,725	1,475
29 UNDIV PROF AGG	1,853	2,056	1,751
30 TOT EQUITY CAP	4,353	3,856	3,301
31 TOT LIAB/EQ CAP	37,008	34,720	30,675

FIRST INTERSTATE BANK OF BUFFALO
(Johnson County)

OFFICERS: Frank Rotellini, President; Mark A. Menke, Vice President; Robert M. O'Dea, Cashier.

DIRECTORS: Homer A. Scott, Jr.; Karl W. Bergner, Eldon Leon Keith, John P. Iberlin, John Knebel, Robert L. Ferril, R. Ross Elliot, Jack Williams, Frank P. Rotellini, William Ruegamer.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,295
1B INT-BEAR BAL	1,125
DERIVED C&D/FRM INST	2,420
2 TOT SECURITIES	1,630
3 FED FUNDS SOLD	1,330
4A TOT LNS & LEASE	6,721
4B RES LOAN LOSSES	29
4C TRANS RISK RES	0
4D NET LOANS/LEASE	6,692
5 TRAD ACCT	0
6 BANK PREM & EQ	254
7 ORE	87
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	234
12 TOTAL ASSETS	12,647
13A TOTAL DEPOSITS	11,613
13A1 NON INT DEP LIA	944
13A2 INT BEAR DEP LI	10,669
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	157
21 LIAB INCL SUBND	11,770
DERIVED LIAB EXCL SU	11,770
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	550
26 UNDIV PROF AGG	227
28 TOT EQUITY CAP	877
29 TOT LIAB/EQ CAP	12,647

FIRST INTERSTATE BANK OF BUFFALO
(Johnson County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	891	769	409
2 US TREAS	1,355	651	455
3 OTHER US	0	0	0
4 SCM	0	0	0
5 AGG. SECURITIES	0	0	205
6 FED FUNDS SOLD	1,715	1,100	1,269
7A TOTAL LOANS	5,414	3,416	2,786
7B RES LOAN LOSSES	32	26	22
7C NET LOANS	5,382	3,390	2,764
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	271	325	52
10 ORE	92	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	249	297	107
12 TOTAL ASSETS	9,955	6,532	5,261
13 IPC DEMAND	1,169	645	923
14 IPC T&S	7,573	4,920	3,089
15 US GOVT	22	25	36
16 SCM	170	150	225
17 AGG. DEPOSITS	207	0	0
18 OFFICIAL CHKS	0	84	283
19 TOTAL DEPOSITS	9,141	5,824	4,556
19A TOTAL DEMAND	1,398	754	1,242
19B TOTAL T&S	7,743	5,070	3,314
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	115	129	80
24 TOTAL LIAB	9,256	5,953	4,636
DERIVED IPC DEPOSITS	8,742	5,565	4,012
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	100	100	100
28 SURPLUS	500	300	300
29 UNDIV PROF AGG	99	179	225
30 TOT EQUITY CAP	699	579	625
31 TOT LIAB/EQ CAP	9,955	6,532	5,261

WYOMING BANK AND TRUST COMPANY, BUFFALO
(Johnson County)

OFFICERS: Donald P. Kraen, President; Robert W. Alinder, Vice President; Elvera B. Morris, Ass't Vice Pres.; Shirley J. Ainsworth, Cashier; Robert L. Hancock, Ass't Cashier; John P. Gammon III, Ass't Cashier; Gayle L. Warne, Ass't Cashier.

DIRECTORS: Fred E. Hesse, Chairman; J. Peter Camino, Robert L. Hancock, Dennis M. Kirven, William J. Kirven, Donald P. Kraen, Mary E. Lawrence.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,155
1B INT-BEAR BAL	2,000
DERIVED C&D/FRM INST	3,155
2 TOT SECURITIES	8,902
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	14,545
4B RES LOAN LOSSES	71
4C TRANS RISK RES	0
4D NET LOANS/LEASE	14,474
5 TRAD ACCT	0
6 BANK PREM & EQ	628
7 ORE	106
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	636
12 TOTAL ASSETS	27,901
13A TOTAL DEPOSITS	24,531
13A1 NON INT DEP LIA	3,194
13A2 INT BEAR DEP LI	21,337
14 FED FDS PURCH	0
15 US NOTES	134
16 OTHER BORROW	0
17 MTGE PAYABLE	297
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	371
21 LIAB INCL SUBND	25,333
DERIVED LIAB EXCL SU	25,333
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	50
25 SURPLUS	1,250
26 UNDIV PROF AGG	1,268
28 TOT EQUITY CAP	2,568
29 TOT LIAB/EQ CAP	27,901

WYOMING BANK AND TRUST COMPANY, BUFFALO
(Johnson County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,068	1,377	1,634
2 US TREAS	3,621	1,986	2,450
3 OTHER US	1,786	1,700	1,100
4 SCM	2,426	2,426	1,976
5 AGG. SECURITIES	11	12	0
6 FED FUNDS SOLD	1,425	3,225	1,200
7A TOTAL LOANS	12,813	12,635	11,148
7B RES LOAN LOSSES	66	61	57
7C NET LOANS	12,747	12,574	11,091
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	659	525	522
10 ORE	87	170	151
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	518	55	34
12 TOTAL ASSETS	24,348	24,050	20,158
13 IPC DEMAND	2,341	3,902	3,598
14 IPC T&S	15,205	14,787	12,186
15 US GOVT	5	1	6
16 SCM	3,549	2,492	1,963
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	131	165	194
19 TOTAL DEPOSITS	21,231	21,347	17,947
19A TOTAL DEMAND	3,257	4,357	4,888
19B TOTAL T&S	17,974	16,990	13,059
20 FED FDS PURCH	0	303	80
21 AGG LIAB BORROW	35	115	143
22 MTGE PAYABLE	319	196	208
23 OTH LIAB AGG	347	0	1
24 TOTAL LIAB	21,932	21,961	18,379
DERIVED IPC DEPOSITS	17,546	18,689	15,784
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	500	500	500
27B COMMON # OUT	500	500	500
27 COMMON PAR	50	50	50
28 SURPLUS	1,100	950	775
29 UNDIV PROF AGG	1,266	1,089	954
30 TOT EQUITY CAP	2,416	2,089	1,779
31 TOT LIAB/EQ CAP	24,348	24,050	20,158

FARMERS STATE BANK OF BURNS, BURNS
(Laramie County)

OFFICERS: Dennis Wallace, President; Charles T. Fornstrom, Vice President; Lorna Cozad, Cashier.

DIRECTORS: Dennis Wallace, Chairman; Charles T. Fornstrom, S. Dianne Wallace, Henry Weber, Jerry Palen, Theodore B. Bastian.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	571
1B INT-BEAR BAL	1,600
DERIVED C&D/FRM INST	2,171
2 TOT SECURITIES	6,071
3 FED FUNDS SOLD	1,050
4A TOT LNS & LEASE	4,633
4B RES LOAN LOSSES	60
4C TRANS RISK RES	0
4D NET LOANS/LEASE	4,573
5 TRAD ACCT	0
6 BANK PREM & EQ	341
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	259
12 TOTAL ASSETS	14,465
13A TOTAL DEPOSITS	13,226
13A1 NON INT DEP LIA	2,084
13A2 INT BEAR DEP LI	11,142
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	169
21 LIAB INCL SUBND	13,395
DERIVED LIAB EXCL SU	13,395
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	600
26 UNDIV PROF AGG	370
28 TOT EQUITY CAP	1,070
29 TOT LIAB/EQ CAP	14,465

FARMERS STATE BANK OF BURNS, BURNS
(Laramie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	825	1,797	1,275
2 US TREAS	4,397	1,834	2,082
3 OTHER US	0	100	281
4 SCM	1,628	1,927	1,995
5 AGG. SECURITIES	249	0	0
6 FED FUNDS SOLD	800	2,150	550
7A TOTAL LOANS	4,332	3,941	4,608
7B RES LOAN LOSSES	59	59	55
7C NET LOANS	4,273	3,882	4,553
8 DIR LEASE	28	39	54
9 BANK PREM & EQ	363	323	280
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	255	204	1
12 TOTAL ASSETS	12,818	12,256	11,071
13 IPC DEMAND	1,857	2,009	1,966
14 IPC T&S	7,709	7,041	6,351
15 US GOVT	16	27	55
16 SCM	2,005	1,965	1,694
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	70	49	23
19 TOTAL DEPOSITS	11,657	11,091	10,089
19A TOTAL DEMAND	1,975	2,229	2,143
19B TOTAL T&S	9,682	8,862	7,946
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	120	142	0
24 TOTAL LIAB	11,777	11,233	10,089
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	1,000	1,000	1,000
27B COMMON # OUT	1,000	1,000	1,000
27 COMMON PAR	100	100	100
28 SURPLUS	600	600	600
29 UNDIV PROF AGG	341	323	282
30 TOT EQUITY CAP	1,041	1,023	982
31 TOT LIAB/EQ CAP	12,818	12,256	11,071

AMERICAN BANK OF CASPER
(Natrona County)

OFFICERS: Herbert F. McCulla, President; Richard E. Frederick, Vice Pres. & Cashier; Mark A. Peterson, Vice Pres. - Commercial Loans; Edward J. Luiszer, Ass't V.P. - Consumer Loans; Estella G. Nash, Ass't Operations Officer; Sally A. Minnihan, Administrative Officer.

DIRECTORS: Daniel B. Sullivan, Chairman; W. W. Butler, Kenneth Erickson, Kenneth Farmer, Gary Kloefkorn, Herbert F. McCulla, Dean Morford, William Muller, Marialyce Tobin.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,054
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,054
2 TOT SECURITIES	1,343
3 FED FUNDS SOLD	910
4A TOT LNS & LEASE	14,583
4B RES LOAN LOSSES	94
4C TRANS RISK RES	0
4D NET LOANS/LEASE	14,489
5 TRAD ACCT	0
6 BANK PREM & EQ	1,002
7 ORE	386
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	629
12 TOTAL ASSETS	20,813
13A TOTAL DEPOSITS	18,985
13A1 NON INT DEP LIA	4,655
13A2 INT BEAR DEP LI	14,330
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	415
21 LIAB INCL SUBND	19,400
DERIVED LIAB EXCL SU	19,400
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	625
25 SURPLUS	625
26 UNDIV PROF AGG	163
28 TOT EQUITY CAP	1,413
29 TOT LIAB/EQ CAP	20,813

AMERICAN BANK OF CASPER
(Natrona County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	989	1,161	1,408
2 US TREAS	195	199	286
3 OTHER US	0	99	0
4 SCM	0	0	0
5 AGG. SECURITIES	0	0	734
6 FED FUNDS SOLD	1,485	1,875	2,230
7A TOTAL LOANS	10,157	8,487	8,087
7B RES LOAN LOSSES	99	181	104
7C NET LOANS	10,058	8,306	7,983
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	1,065	1,137	867
10 ORE	111	132	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	569	263	245
12 TOTAL ASSETS	14,472	13,172	13,753
13 IPC DEMAND	3,225	6,419	7.621
14 IPC T&S	8,523	4,164	3,205
15 US GOVT	0	0	0
16 SCM	557	580	529
17 AGG. DEPOSITS	144	120	0
18 OFFICIAL CHKS	422	64	0
19 TOTAL DEPOSITS	12,871	11,347	11,355
19A TOTAL DEMAND	3,798	6,652	7,621
19B TOTAL T&S	9,073	4,695	3,734
20 FED FDS PURCH	0	6	319
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	89	137
23 OTH LIAB AGG	181	87	181
24 TOTAL LIAB	13,052	11,529	11,992
DERIVED IPC DEPOSITS	11,748	10,583	10,826
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	625	625	625
28 SURPLUS	625	625	625
29 UNDIV PROF AGG	170	393	511
30 TOT EQUITY CAP	1,420	1,643	1,761
31 TOT LIAB/EQ CAP	14,472	13,172	13,753

BANK OF CASPER
(Natrona County)

OFFICERS: Donn H. Dorsett, President; Judith Brennan, Vice President & Cashier.

DIRECTORS: Donn H. Dorsett, Dwain L. Hankins, William Loper, Patrick H. Meenan, Robert E. Pippen, D. Richard Sedar, Janice I. Cardine.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	940
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	940
2 TOT SECURITIES	2,358
3 FED FUNDS SOLD	315
4A TOT LNS & LEASE	4,852
4B RES LOAN LOSSES	30
4C TRANS RISK RES	0
4D NET LOANS/LEASE	4,822
5 TRAD ACCT	0
6 BANK PREM & EQ	525
7 ORE	167
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	250
12 TOTAL ASSETS	9,377
13A TOTAL DEPOSITS	8,296
13A1 NON INT DEP LIA	2,232
13A2 INT BEAR DEP LI	6,064
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	124
21 LIAB INCL SUBND	8,420
DERIVED LIAB EXCL SU	8,420
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	500
24 COMMON PAR	388
25 SURPLUS	69
26 UNDIV PROF AGG	0
28 TOT EQUITY CAP	957
29 TOT LIAB/EQ CAP	9,377

BANK OF CASPER
(Natrona County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,045	941	555
2 US TREAS	596	884	1,285
3 OTHER US	1,184	400	400
4 SCM	243	255	155
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	475	1,145	965
7A TOTAL LOANS	5,128	5,245	5,120
7B RES LOAN LOSSES	40	54	32
7C NET LOANS	5,088	5,191	5,088
8 DIR LEASE	130	0	0
9 BANK PREM & EQ	327	522	545
10 ORE	278	43	77
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	220	147	208
12 TOTAL ASSETS	9,586	9,528	9,278
13 IPC DEMAND	1,855	2,496	3,385
14 IPC T&S	4,971	3,801	2,760
15 US GOVT	0	0	26
16 SCM	1,295	1,307	458
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	23	37	57
19 TOTAL DEPOSITS	8,144	7,641	6,686
19A TOTAL DEMAND	1,878	2,533	3,468
19B TOTAL T&S	6,266	5,108	3,218
20 FED FDS PURCH	112	474	1,235
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	100	133	162
24 TOTAL LIAB	8,356	8,248	8,083
DERIVED IPC DEPOSITS	6,826	6,297	6,145
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	200	200,000	200,000
27B COMMON # OUT	200	200,000	200,000
27 COMMON PAR	500	500	500
28 SURPLUS	388	388	388
29 UNDIV PROF AGG	342	392	307
30 TOT EQUITY CAP	1,230	1,280	1,195
31 TOT LIAB/EQ CAP	9,586	9,528	9,278

FIRST WYOMING BANK - CASPER, CASPER
(Natrona County)

OFFICERS: Steven D. Schafer, President; Edward W. Cleary, Sr. V.P. & Cashier; David E. Bitner, Sr. V.P. Comm. Loans; Richard A. Pavlicek, V.P. Comm. Loans; Paula J. Wilson, V.P., Comm. Loans; E. John Porter, Installment Loans Officer; Orval E. Little, V.P. Manager Installment Loans; Edward M. Welty, Accounting & Internal Controls Officer; Barbara L. Elkins, Ass't Operations Officer.

DIRECTORS: Robert E. Bryans, Chairman; Richard K. Lisco, Vice Chairman; James A. Barlow, James E. Cunningham, Dennis H. Lower, John A. Nigh, Ralph L. Owen, Steven D. Schafer, William T. Schwartz, Clyde W. Sissman, Jr.; R. Fred Stratton, Thomas F. Stroock, Louis W. Taubert, Jr.; Earl T. Carrico, Advisory; Harry D. Evans, Advisory; H. Peter Nagel, Advisory; George Taylor, Advisory.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	3,647
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	3,647
2 TOT SECURITIES	11,277
3 FED FUNDS SOLD	9,280
4A TOT LNS & LEASE	26,114
4B RES LOAN LOSSES	346
4C TRANS RISK RES	0
4D NET LOANS/LEASE	25,768
5 TRAD ACCT	0
6 BANK PREM & EQ	1,874
7 ORE	1,431
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,056
12 TOTAL ASSETS	54,333
13A TOTAL DEPOSITS	48,279
13A1 NON INT DEP LIA	11,224
13A2 INT BEAR DEP LI	37,055
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	47
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	907
21 LIAB INCL SUBND	49,233
DERIVED LIAB EXCL SU	49,233
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	113
25 SURPLUS	3,432
26 UNDIV PROF AGG	1,555
28 TOT EQUITY CAP	5,100
29 TOT LIAB/EQ CAP	54,333

FIRST WYOMING BANK - CASPER, CASPER
(Natrona County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	3,304	2,126	3,953
2 US TREAS	5,634	1,942	1,434
3 OTHER US	450	2,316	3,950
4 SCM	6,677	9,005	8,924
5 AGG. SECURITIES	137	19	8
6 FED FUNDS SOLD	2,630	0	300
7A TOTAL LOANS	25,973	33,062	34,728
7B RES LOAN LOSSES	344	455	423
7C NET LOANS	25,629	32,607	34,305
8 DIR LEASE	153	171	0
9 BANK PREM & EQ	2,001	2,046	1,844
10 ORE	1,299	648	397
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,233	1,150	1,646
12 TOTAL ASSETS	49,147	52,030	56,761
13 IPC DEMAND	10,501	10,137	16,485
14 IPC T&S	29,936	28,035	25,696
15 US GOVT	42	50	60
16 SCM	2,453	5,257	6,044
17 AGG. DEPOSITS	13	91	263
18 OFFICIAL CHKS	618	447	670
19 TOTAL DEPOSITS	43,563	44,017	49,218
19A TOTAL DEMAND	11,868	11,711	18,225
19B TOTAL T&S	31,695	32,306	30,993
20 FED FDS PURCH	0	2,061	1,850
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	153	0	0
23 OTH LIAB AGG	429	1,118	671
24 TOTAL LIAB	44,145	47,196	51,739
DERIVED IPC DEPOSITS	40,437	38,172	42,181
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	11,325	11,325	11,325
27B COMMON # OUT	11,325	11,325	11,325
27 COMMON PAR	113	113	113
28 SURPLUS	3,432	3,432	3,432
29 UNDIV PROF AGG	1,457	1,289	1,477
30 TOT EQUITY CAP	5,002	4,834	5,022
31 TOT LIAB/EQ CAP	49,147	52,030	56,761

THE EQUALITY STATE BANK, CHEYENNE
(Laramie County)

OFFICERS: Mike J. Coughlin, President; Richard L. Fleck, Sr. Vice Pres. & Cashier; William K. McElroy, Vice Pres.; Elaine Andrews, Data Processing Mngr.; Marlys Wilson, Loan Officer; Cindy Cotton, Ass't Cashier; P. Dianne Kellogg, Ass't Cashier.

DIRECTORS: Mike J. Coughlin, M. V. Federer, Juan DeHerrera, William Bagley, Abe Rosenberg, Thomas J. Carroll, Jim Norris, Carrol Orrison, Carl Halladay, Jr., Morris Kemper, Carl J. Occhipinti, Ivan Hemsoth.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,525
1B INT-BEAR BAL	250
DERIVED C&D/FRM INST	2,775
2 TOT SECURITIES	4,806
3 FED FUNDS SOLD	8,300
4A TOT LNS & LEASE	13,825
4B RES LOAN LOSSES	146
4C TRANS RISK RES	0
4D NET LOANS/LEASE	13,679
5 TRAD ACCT	0
6 BANK PREM & EQ	499
7 ORE	92
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	419
12 TOTAL ASSETS	30,570
13A TOTAL DEPOSITS	27,465
13A1 NON INT DEP LIA	5,311
13A2 INT BEAR DEP LI	22,154
14 FED FDS PURCH	500
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	249
21 LIAB INCL SUBND	28,214
DERIVED LIAB EXCL SU	28,214
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	500
25 SURPLUS	500
26 UNDIV PROF AGG	1,356
28 TOT EQUITY CAP	2,356
29 TOT LIAB/EQ CAP	30,570

THE EQUALITY STATE BANK, CHEYENNE
(Laramie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	4,494	1,603	1,507
2 US TREAS	190	189	185
3 OTHER US	2,798	1,764	2,007
4 SCM	2,172	2,071	2,174
5 AGG. SECURITIES	1	1	1
6 FED FUNDS SOLD	5,750	6,425	3,125
7A TOTAL LOANS	12,362	11,426	8,977
7B RES LOAN LOSSES	130	107	81
7C NET LOANS	12,232	11,319	8,896
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	342	400	418
10 ORE	57	61	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	422	385	378
12 TOTAL ASSETS	28,458	24,218	18,691
13 IPC DEMAND	5,388	3,996	5,744
14 IPC T&S	10,551	9,092	6,734
15 US GOVT	7	61	46
16 SCM	9,597	8,279	1,756
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	347	299	717
19 TOTAL DEPOSITS	25,890	21,727	14,997
19A TOTAL DEMAND	6,035	4,503	6,828
19B TOTAL T&S	19,855	17,224	8,169
20 FED FDS PURCH	290	438	1,766
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	173	201	310
24 TOTAL LIAB	26,353	22,366	17,073
DERIVED IPC DEPOSITS	15,939	13,088	12,478
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	5,000	5,000	5,000
27B COMMON # OUT	5,000	5,000	5,000
27 COMMON PAR	500	500	500
28 SURPLUS	500	300	300
29 UNDIV PROF AGG	1,105	1,052	818
30 TOT EQUITY CAP	2,105	1,852	1,618
31 TOT LIAB/EQ CAP	28,458	24,218	18,691

FIRST WYOMING BANK - NORTH CHEYENNE, CHEYENNE
(Laramie County)

OFFICERS: Randall L. Dancliff, President; James G. Melvin, Vice Pres.; Atha Hall, Cashier.

DIRECTORS: Arthur Abbey, Randall L. Dancliff, James Barber, David C. Deaver, Ralph L. Owen, Jay Palm, William G. Rector, Robert Spatz, J. D. Vanderwark, Paul Etchepare, Advisor.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	3,691
1B INT-BEAR BAL	300
DERIVED C&D/FRM INST	3,991
2 TOT SECURITIES	4,092
3 FED FUNDS SOLD	1,425
4A TOT LNS & LEASE	14,915
4B RES LOAN LOSSES	195
4C TRANS RISK RES	0
4D NET LOANS/LEASE	14,720
5 TRAD ACCT	0
6 BANK PREM & EQ	422
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	492
12 TOTAL ASSETS	25,142
13A TOTAL DEPOSITS	22,381
13A1 NON INT DEP LIA	6,815
13A2 INT BEAR DEP LI	15,566
14 FED FDS PURCH	600
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	197
21 LIAB INCL SUBND	23,178
DERIVED LIAB EXCL SU	23,178
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	125
25 SURPLUS	975
26 UNDIV PROF AGG	864
28 TOT EQUITY CAP	1,964
29 TOT LIAB/EQ CAP	25,142

FIRST WYOMING BANK - NORTH CHEYENNE, CHEYENNE
(Laramie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,767	1,993	1,663
2 US TREAS	786	0	0
3 OTHER US	200	1,150	850
4 SCM	2,353	2,735	3,109
DERIVED AGG. SECURIT	0	0	2
5 OTHER BONDS	0	0	2
6 CORPORATE STOCK	0	0	0
7 TRAD ACCT	0	0	0
8 FED FUNDS SOLD	1,675	1,175	0
9A TOTAL LOANS	12,995	9,136	8,825
9B RES LOAN LOSSES	169	86	122
9C NET LOANS	12,826	9,050	8,703
10 DIR LEASE	0	0	0
11 BANK PREM & EQ	641	453	162
12 ORE	0	0	0
15B OTHER ASSETS	361	274	299
16 TOTAL ASSETS	21,609	16,830	14,788
17 IPC DEMAND	5,203	3,735	3,798
18 IPC T&S	13,043	10,455	8,440
19 US GOVT	50	13	13
20 SCM	1,110	491	493
DERIVED AGG. DEPOSIT	0	0	0
22 DUE TO BANKS	0	0	0
23 OFFICIAL CHKS	365	169	192
24A TOTAL DEPOSITS	19,771	14,863	12,936
24A1 TOTAL DEMAND	5,618	3,933	4,021
24A2 TOTAL T&S	14,153	10,930	8,915
25 FED FDS PURCH	0	211	185
26A US NOTES	0	0	0
26B OTHER BORROW	0	0	0
27 MTGE PAYABLE	0	0	0
DERIVED OTH LIAB AGG	165	264	225
29 OTH LIAB	165	264	225
30 TOTAL LIAB	19,936	15,338	13,346
DERIVED IPC DEPOSITS	18,246	14,190	12,238
31 SUB NOTES & DEB	0	0	0
32 PREFERRED PAR	0	0	0
33A COMMON AUTH	25,000	25,000	25,000
33B COMMON # OUT	25,000	25,000	25,000
33 COMMON PAR	125	125	125
34 SURPLUS	775	775	625
35 UNDVD PROFITS	773	592	692
36 RES CONTIN	0	0	0
37 TOT EQUITY CAP	1,673	1,492	1,442
38 TOT LIAB/EQ CAP	21,609	16,830	14,788

FRONTIER BANK OF LARAMIE COUNTY, CHEYENNE
(Laramie County)

OFFICERS: James L. Hunnicutt, President; R. D. Stroh, Cashier; Ann Berckefeldt, Operations Officer.

DIRECTORS: Nick J. Anest, L. Dean Fosher, Robert E. Cater, Lee Garlach, Richard H. Hughes, David K. H. Dung, Robert R. Kanard, Julie Kjack, Robert W. Seniff, Richard Noble, E. William Rideout, Saul M. Weingarten, Mark E. Shubert, James L. Hunnicutt.

BANK OPENED 8-7-84

CALL DATE:	12/31/84
1A NONINT BEAR BAL	102
1B INT-BEAR BAL	100
DERIVED C&D/FRM INST	202
2 TOT SECURITIES	226
3 FED FUNDS SOLD	226
4A TOT LNS & LEASE	850
4B RES LOAN LOSSES	1,553
4C TRANS RISK RES	29
4D NET LOANS/LEASE	1,524
5 TRAD ACCT	0
6 BANK PREM & EQ	174
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	25
12 TOTAL ASSETS	3,001
13A TOTAL DEPOSITS	1,906
13A1 NON INT DEP LIA	514
13A2 INT BEAR DEP LI	1,392
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	10
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	11
21 LIAB INCL SUBND	1,927
DERIVED LIAB EXCL SU	1,927
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	600
25 SURPLUS	400
26 UNDIV PROF AGG	74
28 TOT EQUITY CAP	1,074
29 TOT LIAB/EQ CAP	3,001

WESTERN BANK OF CHEYENNE, CHEYENNE
(Laramie County)

OFFICERS: John Macleod, President; William L. Larson, Vice Pres. & Cashier; Marci Rulon, Administrative Officer; Terri Baker, Operations Officer.

DIRECTORS: Francis Ferguson, W. G. Pickering, John Macleod, John S. Galeotos, Duane VonKrosigk, William C. Allen, J. Michael Doherty, Richard C. Orrison.

BANK OPENED
5-30-84

CALL DATE:	12/31/84
1A NONINT BEAR BAL	342
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	342
2 TOT SECURITIES	2,301
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	1,600
4B RES LOAN LOSSES	5
4C TRANS RISK RES	0
4D NET LOANS/LEASE	1,595
5 TRAD ACCT	0
6 BANK PREM & EQ	331
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	105
12 TOTAL ASSETS	4,674
13A TOTAL DEPOSITS	3,705
13A1 NON INT DEP LIA	470
13A2 INT BEAR DEP LI	3,235
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	32
21 LIAB INCL SUBND	3,737
DERIVED LIAB EXCL SU	3,737
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	600
26 UNDIV PROF AGG	137
28 TOT EQUITY CAP	937
29 TOT LIAB/EQ CAP	4,674

WYOMING STATE BANK, CHEYENNE
(Laramie County)

OFFICERS: Robert L. Godfrey, President; James G. Price, Vice Pres.; Loretta A. Pyle, Cashier.

DIRECTORS: Eugene A. Rogers, William H. Peth, Harold R. Moreland, A. W. Dowdy, James E. Cowan, R. Ron Long, Jack N. Fassett, Donald J. Lawler, Robert L. Godfrey.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	869
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	869
2 TOT SECURITIES	1,287
3 FED FUNDS SOLD	3,458
4A TOT LNS & LEASE	5,797
4B RES LOAN LOSSES	98
4C TRANS RISK RES	0
4D NET LOANS/LEASE	5,699
5 TRAD ACCT	0
6 BANK PREM & EQ	129
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	150
12 TOTAL ASSETS	11,592
13A TOTAL DEPOSITS	10,590
13A1 NON INT DEP LIA	1,900
13A2 INT BEAR DEP LI	8,690
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	132
21 LIAB INCL SUBND	10,722
DERIVED LIAB EXCL SU	10,722
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	200
26 UNDIV PROF AGG	470
28 TOT EQUITY CAP	870
29 TOT LIAB/EQ CAP	11,592

NOTE: As of April 1, 1985 the name of this bank was changed to **NORWEST BANK EAST CHEYENNE**

WYOMING STATE BANK, CHEYENNE
(Laramie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,300	531	986
2 US TREAS	966	789	1,085
3 OTHER US	589	694	400
4 SCM	143	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,070	2,455	900
7A TOTAL LOANS	6,946	7,115	5,506
7B RES LOAN LOSSES	113	96	66
7C NET LOANS	6,833	7,019	5,440
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	120	127	110
10 ORE	61	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	256	175	160
12 TOTAL ASSETS	11,338	11,790	9,081
13 IPC DEMAND	1,923	1,751	1,823
14 IPC T&S	7,819	8,530	5,828
15 US GOVT	0	0	6
16 SCM	490	428	412
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	145	64	95
19 TOTAL DEPOSITS	10,377	10,773	8,164
19A TOTAL DEMAND	2,068	1,815	1,924
19B TOTAL T&S	8,309	8,958	6,240
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	7	12	17
23 OTH LIAB AGG	131	136	109
24 TOTAL LIAB	10,515	10,921	8,290
DERIVED IPC DEPOSITS	9,742	10,281	7,651
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	423	469	391
30 TOT EQUITY CAP	823	869	791
31 TOT LIAB/EQ CAP	11,338	11,790	9,081

FIRST WYOMING BANK - CODY, CODY
(Park County)

OFFICERS: M. D. Ellis, President; Jerry W. Rankin, Exec. V.P.; Shirley Anderson, V.P. & Cashier; Linda Gerhardt, V.P.; Kurt Hopkin, Ass't V.P.; Maxine Hill, V.P.; Gordon Fisher, Loan Officer, Ron Mischke, Loan Officer, Richard Roller, Loan Officer, Catherine Hardisty, Loan Officer.

DIRECTORS: John S. Bereman, Robert W. Frisby, Joseph A. Gautsch, Ernest J. Goppert, Jr., Wayne F. Messenger, Jarrard J. Reed, Marinell Boydston, John J. Winninger, Edward A. Capra, M. D. Ellis.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	5,456
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	5,456
2 TOT SECURITIES	16,990
3 FED FUNDS SOLD	1,620
4A TOT LNS & LEASE	43,337
4B RES LOAN LOSSES	552
4C TRANS RISK RES	0
4D NET LOANS/LEASE	42,785
5 TRAD ACCT	0
6 BANK PREM & EQ	2,631
7 ORE	475
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,805
12 TOTAL ASSETS	71,762
13A TOTAL DEPOSITS	62,339
13A1 NON INT DEP LIA	13,349
13A2 INT BEAR DEP LI	48,991
14 FED FDS PURCH	3,124
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	775
21 LIAB INCL SUBND	66,238
DERIVED LIAB EXCL SU	66,238
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	110
25 SURPLUS	2,890
26 UNDIV PROF AGG	2,524
28 TOT EQUITY CAP	5,524
29 TOT LIAB/EQ CAP	71,762

FIRST WYOMING BANK - CODY, CODY
(Park County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	8,049	3,879	4,026
2 US TREAS	8,940	6,149	2,440
3 OTHER US	5,955	2,011	3,255
4 SCM	8,600	8,040	6,231
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	2,075	15,115	4,625
7A TOTAL LOANS	39,816	33,283	31,123
7B RES LOAN LOSSES	477	435	381
7C NET LOANS	39,339	32,848	30,742
8 DIR LEASE	124	217	250
9 BANK PREM & EQ	1,224	1,106	1,087
10 ORE	901	415	50
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	2,062	1,143	1,427
12 TOTAL ASSETS	77,269	70,923	54,133
13 IPC DEMAND	13,471	10,580	9,731
14 IPC T&S	40,936	40,253	28,621
15 US GOVT	30	28	40
16 SCM	12,467	11,486	8,342
17 AGG. DEPOSITS	0	0	50
18 OFFICIAL CHKS	2,165	567	910
19 TOTAL DEPOSITS	69,069	62,914	47,694
19A TOTAL DEMAND	17,390	12,614	11,090
19B TOTAL T&S	51,679	50,300	36,604
20 FED FDS PURCH	1,867	2,059	448
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	103	0	0
23 OTH LIAB AGG	857	888	1,789
24 TOTAL LIAB	71,896	65,861	49,931
DERIVED IPC DEPOSITS	54,407	50,833	38,352
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	110	110	110
27B COMMON # OUT	110	110	110
27 COMMON PAR	110	110	110
28 SURPLUS	2,100	2,100	2,100
29 UNDIV PROF AGG	3,163	2,852	1,992
30 TOT EQUITY CAP	5,373	5,062	4,202
31 TOT LIAB/EQ CAP	77,269	70,923	54,133

WESTERN BANK OF CODY, CODY
(Park County)

OFFICERS: Douglas H. Weedin, President; E. Harry Grebe, Vice President and Cashier.

DIRECTORS: Dennis W. White, C. Michael Dolan, David O. Smiley, Douglas H. Weedin, Roy G. Dinsdale.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,171
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,171
2 TOT SECURITIES	1,074
3 FED FUNDS SOLD	250
4A TOT LNS & LEASE	5,705
4B RES LOAN LOSSES	57
4C TRANS RISK RES	0
4D NET LOANS/LEASE	5,648
5 TRAD ACCT	0
6 BANK PREM & EQ	221
7 ORE	135
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	175
12 TOTAL ASSETS	8,674
13A TOTAL DEPOSITS	7,848
13A1 NON INT DEP LIA	1,974
13A2 INT BEAR DEP LI	5,874
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	61
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	40
21 LIAB INCL SUBND	7,949
DERIVED LIAB EXCL SU	7,949
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	400
26 UNDIV PROF AGG	125
28 TOT EQUITY CAP	725
29 TOT LIAB/EQ CAP	8,674

WESTERN BANK OF CODY, CODY
(Park County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,300	531	986
2 US TREAS	966	789	1,085
3 OTHER US	589	694	400
4 SCM	143	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,070	2,455	900
7A TOTAL LOANS	6,946	7,115	5,506
7B RES LOAN LOSSES	113	96	66
7C NET LOANS	6,833	7,019	5,440
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	120	127	110
10 ORE	61	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	256	175	160
12 TOTAL ASSETS	11,338	11,790	9,081
13 IPC DEMAND	1,923	1,751	1,823
14 IPC T&S	7,819	8,530	5,828
15 US GOVT	0	0	6
16 SCM	490	428	412
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	145	64	95
19 TOTAL DEPOSITS	10,377	10,773	8,164
19A TOTAL DEMAND	2,068	1,815	1,924
19B TOTAL T&S	8,309	8,958	6,240
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	7	12	17
23 OTH LIAB AGG	131	136	109
24 TOTAL LIAB	10,515	10,921	8,290
DERIVED IPC DEPOSITS	9,742	10.281	7.651
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	423	469	391
30 TOT EQUITY CAP	823	869	791
31 TOT LIAB/EQ CAP	11,338	11,790	9,081

CONVERSE COUNTY BANK, DOUGLAS
(Converse County)

OFFICERS: M. Hale Kreycik, President; Donnie D. Tarrell, Cashier; Lloyd R. Saunders, Sr. V.P.; Cecil J. Coe, Sr. V.P.; R. D. Saunders, Sr. V.P.; Keith Cowden, V.P. & T.O.; Donald G. Jorgenson, V.P.; Eva T. Cook, Ass't V.P.; Bruce L. Johnson, Ass't V.P.; Mary Ellen Werner, Ass't V.P.; Don Cook, Ass't V.P.; Gregg D. Jones, Auditor; Ruth Warnock, Ass't Cashier; Jeanine Monroe, Customer Service Officer; Dee Dee Moore, Ass't V.P.; Richard Cuthbertson, Ass't T.O.; Thomas B. Saunders, Ass't Cashier.

DIRECTORS: Larry G. Bean, Wade Brorby, Cecil J. Coe, John C. Dilts, M. Hale Kreycik, Dennis K. Rogers, Lloyd R. Saunders, Raymond D. Saunders, Sally A. Seebaum, Earl D. Scott, Fred F. Schroeder, James A. Willox, William A. Hinrichs.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	3,963
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	3,963
2 TOT SECURITIES	40,262
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	24,045
4B RES LOAN LOSSES	264
4C TRANS RISK RES	0
4D NET LOANS/LEASE	23,781
5 TRAD ACCT	0
6 BANK PREM & EQ	634
7 ORE	48
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,431
12 TOTAL ASSETS	70,119
13A TOTAL DEPOSITS	64,067
13A1 NON INT DEP LIA	8,200
13A2 INT BEAR DEP LI	55,867
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	975
21 LIAB INCL SUBND	65,042
DERIVED LIAB EXCL SU	65,042
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	2,900
26 UNDIV PROF AGG	2,077
28 TOT EQUITY CAP	5,077
29 TOT LIAB/EQ CAP	70,119

CONVERSE COUNTY BANK, DOUGLAS
(Converse County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,797	7,034	7,729
2 US TREAS	26,666	18,495	19,216
3 OTHER US	0	200	200
4 SCM	11,993	12,198	9,186
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	0	2,000	0
7A TOTAL LOANS	25,699	26,569	26,421
7B RES LOAN LOSSES	308	244	197
7C NET LOANS	25,391	26,325	26,224
8 DIR LEASE	0	0	11
9 BANK PREM & EQ	691	677	917
10 ORE	58	110	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,243	1,138	1,282
12 TOTAL ASSETS	68,839	68,177	64,765
13 IPC DEMAND	6,382	7,960	10,261
14 IPC T&S	38,958	37,296	34,770
15 US GOVT	0	0	0
16 SCM	17,212	16,689	12,689
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	237	242	331
19 TOTAL DEPOSITS	62,789	62,187	58,051
19A TOTAL DEMAND	6,962	16,052	16,571
19B TOTAL T&S	55,827	46,135	41,480
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1,142	962	1,193
24 TOTAL LIAB	63.931	63.149	59.244
25 SUB NOTES & DEB	0	0	500
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	4,000	4,000	4,000
27B COMMON # OUT	4,000	4,000	4,000
27 COMMON PAR	100	100	100
28 SURPLUS	2,900	2,900	2,900
29 UNDIV PROF AGG	1,908	2,028	2,021
30 TOT EQUITY CAP	4,908	5,028	5,021
31 TOT LIAB/EQ CAP	68,839	68,177	64,765

FIRST WYOMING BANK - DOUGLAS
(Converse County)

OFFICERS: Robert P. Bryans, President; John M. Kosmicki, Vice Pres.; Michael Frisbey, Cashier; Wayne A. Moeller, Loan Officer; James W. Martin, III, Loan Officer.

DIRECTORS: Glenn E. Russell, Chairman; Donald J. Smylie, Vice-Chairman; William Jay Smith, Sam Leonard, Vern H. Knisely, Robert P. Bryans, Charles L. Burch, Floyd Irlbeck.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,238
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,238
2 TOT SECURITIES	5,013
3 FED FUNDS SOLD	1,095
4A TOT LNS & LEASE	8,596
4B RES LOAN LOSSES	125
4C TRANS RISK RES	0
4D NET LOANS/LEASE	8,471
5 TRAD ACCT	0
6 BANK PREM & EQ	302
7 ORE	200
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	541
12 TOTAL ASSETS	17,860
13A TOTAL DEPOSITS	16,535
13A1 NON INT DEP LIA	2,267
13A2 INT BEAR DEP LI	14,268
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	1
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	158
21 LIAB INCL SUBND	16,694
DERIVED LIAB EXCL SU	16,694
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	600
26 UNDIV PROF AGG	366
28 TOT EQUITY CAP	1,166
29 TOT LIAB/EQ CAP	17,860

FIRST WYOMING BANK - DOUGLAS
(Converse County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,514	921	783
2 US TREAS	1,906	207	478
3 OTHER US	200	1,501	801
4 SCM	1,277	1,626	1,129
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,000	880	560
7A TOTAL LOANS	6,656	4,857	3,326
7B RES LOAN LOSSES	101	113	40
7C NET LOANS	6,555	4,744	3,286
8 DIR LEASE	10	15	0
9 BANK PREM & EQ	402	320	334
10 ORE	45	13	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	485	272	156
12 TOTAL ASSETS	13,394	10,498	7,527
13 IPC DEMAND	1,687	1,555	1,861
14 IPC T&S	8,464	7,176	3,834
15 US GOVT	0	0	7
16 SCM	1,581	446	441
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	228	54	130
19 TOTAL DEPOSITS	11,960	9,231	6,273
19A TOTAL DEMAND	1,927	1,631	1,998
19B TOTAL T&S	10,038	7,600	4,275
20 FED FDS PURCH	0	91	161
21 AGG LIAB BORROW	2	4	0
22 MTGE PAYABLE	0	0	6
23 OTH LIAB AGG	223	100	81
24 TOTAL LIAB	12,185	9,426	6,521
DERIVED IPC DEPOSITS	10,151	8,731	5,695
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	600	600	600
29 UNDIV PROF AGG	409	272	206
30 TOT EQUITY CAP	1,209	1,072	1,006
31 TOT LIAB/EQ CAP	13,394	10,498	7,527

FIRST WYOMING BANK - EVANSTON
(Uinta County)

OFFICERS: Alan W. Graban, President; Lee S. Barker, Executive Vice Pres.; Jane H. Jones, V.P. & Cashier; Leonard K. Defa, Sr. Vice Pres.; John Horne, Vice Pres.; Jeffrey A. Gale, Comm. Loan Officer; Lori Alexander, Real Estate Loan Officer; Larry Nostrant, Ass't V.P.-Installment Loans; Danny Doucet, Installment Loan Officer; Mary Ann Vansyoc Operations Officer; Mary Lou Bruce, Operations Officer.

DIRECTORS: LaMar Day, Chairman; Burton South, Fred Kallas, David D. Madia, Alan W. Graban, Dianne D. Mills, John Nicholson.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	3,530
1B INT-BEAR BAL	1,002
DERIVED C&D/FRM INST	4,532
2 TOT SECURITIES	23,016
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	28,980
4B RES LOAN LOSSES	379
4C TRANS RISK RES	0
4D NET LOANS/LEASE	28,601
5 TRAD ACCT	0
6 BANK PREM & EQ	773
7 ORE	383
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,787
12 TOTAL ASSETS	59,092
13A TOTAL DEPOSITS	51,587
13A1 NON INT DEP LIA	9,543
13A2 INT BEAR DEP LI	42,044
14 FED FDS PURCH	1,500
15 US NOTES	0
16 OTHER BORROW	55
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	300
20 OTH LIAB	625
21 LIAB INCL SUBND	54,067
DERIVED LIAB EXCL SU	53,767
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	1,500
25 SURPLUS	2,750
26 UNDIV PROF AGG	775
28 TOT EQUITY CAP	5,025
29 TOT LIAB/EQ CAP	59,092

FIRST WYOMING BANK - EVANSTON
(Uinta County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	5,190	2,868	7,404
2 US TREAS	5,457	1,001	1,962
3 OTHER US	3,209	6,771	5,749
4 SCM	9,741	11,856	9,543
5 AGG. SECURITIES	113	98	68
6 FED FUNDS SOLD	1,775	1,650	625
7A TOTAL LOANS	29,519	29,082	25,993
7B RES LOAN LOSSES	384	388	308
7C NET LOANS	29,135	28,694	25,685
8 DIR LEASE	120	98	68
9 BANK PREM & EQ	1,593	1,577	1,061
10 ORE	83	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,796	1,445	1,228
12 TOTAL ASSETS	58,212	56,058	53,393
13 IPC DEMAND	7,732	10,248	14,872
14 IPC T&S	34,806	28,829	23,153
15 US GOVT	21	2	25
16 SCM	8,582	9,916	9,338
17 AGG. DEPOSITS	0	0	27
18 OFFICIAL CHKS	573	592	555
19 TOTAL DEPOSITS	51,714	49,587	47,970
19A TOTAL DEMAND	9,297	11,973	15,711
19B TOTAL T&S	42,417	37,614	32,259
20 FED FDS PURCH	0	223	395
21 AGG LIAB BORROW	0	0	290
22 MTGE PAYABLE	73	0	0
23 OTH LIAB AGG	909	1,297	1,033
24 TOTAL LIAB	52,696	51,107	49,688
DERIVED IPC DEPOSITS	42,538	39,077	38,025
25 SUB NOTES & DEB	300	300	300
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	15,000	15,000	15,000
27B COMMON # OUT	15,000	15,000	15,000
27 COMMON PAR	1,500	1,500	1,500
28 SURPLUS	2,250	1,750	750
29 UNDIV PROF AGG	1,466	1,401	1,155
30 TOT EQUITY CAP	5,216	4,651	3,405
31 TOT LIAB/EQ CAP	58,212	56,058	53,393

PIONEER BANK OF EVANSTON
(Uinta County)

OFFICERS: Harry A. Palmer, President; Van C. Johnson, Vice Pres.; Jeanette Wagstaff, Cashier; Kay Woody, Loan Officer; Mary Lee Wilson, Operations Officer.

DIRECTORS: Larry L. Lehman, Chairman; Mike J. Coughlin, Vice Chairman; Miles J. Alexander, William D. Bagley, John Fanos, M. V. Federer, Francis Ferguson, Harry A. Palmer, William G. Pickering, John R. Stevens, Walter C. Urbigkit, Edwin Wheeler, Thomas Carroll.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,124
1B INT-BEAR BAL	150
DERIVED C&D/FRM INST	1,274
2 TOT SECURITIES	7,286
3 FED FUNDS SOLD	2,150
4A TOT LNS & LEASE	10,204
4B RES LOAN LOSSES	111
4C TRANS RISK RES	0
4D NET LOANS/LEASE	10,093
5 TRAD ACCT	0
6 BANK PREM & EQ	585
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	636
12 TOTAL ASSETS	22,024
13A TOTAL DEPOSITS	20,342
13A1 NON INT DEP LIA	4,031
13A2 INT BEAR DEP LI	16,311
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	200
21 LIAB INCL SUBND	20,542
DERIVED LIAB EXCL SU	20,542
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	400
25 SURPLUS	400
26 UNDIV PROF AGG	682
28 TOT EQUITY CAP	1,482
29 TOT LIAB/EQ CAP	22,024

PIONEER BANK OF EVANSTON
(Uinta County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,816	457	280
2 US TREAS	3,226	1,358	289
3 OTHER US	500	500	0
4 SCM	964	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	0	1,250	1,800
7A TOTAL LOANS	8,526	5,425	319
7B RES LOAN LOSSES	86	66	4
7C NET LOANS	8,440	5,359	315
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	663	403	240
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	352	233	41
12 TOTAL ASSETS	15,961	9,560	2,965
13 IPC DEMAND	3,241	2,606	638
14 IPC T&S	5,641	3,296	626
15 US GOVT	34	9	4
16 SCM	5,445	2,281	570
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	152	150	128
19 TOTAL DEPOSITS	14,512	8,342	1,966
19A TOTAL DEMAND	3,453	3,009	940
19B TOTAL T&S	11,059	5,333	1,026
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	150	93	81
24 TOTAL LIAB	14,662	8,435	2,047
DERIVED IPC DEPOSITS	8,882	5,902	1,264
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	400	400	400
28 SURPLUS	400	400	400
29 UNDIV PROF AGG	499	325	118
30 TOT EQUITY CAP	1,299	1,125	918
31 TOT LIAB/EQ CAP	15,961	9,560	2,965

EQUALITY BANK OF EVANSVILLE, EVANSVILLE
(Natrona County)

OFFICERS: G. Robert Jourgensen, President; Jerry C. Holland, V.P. & Cashier.

DIRECTORS: Mike Coughlin, G. Robert Jourgensen, Francis Ferguson, William Bagley, M. V. Federer, Carrol Orrison, Walter Urbigkit, Ken McIntosh, C. W. Ewing, Jacob Dailey, Sam Wormus.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	320
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	320
2 TOT SECURITIES	699
3 FED FUNDS SOLD	100
4A TOT LNS & LEASE	2,577
4B RES LOAN LOSSES	38
4C TRANS RISK RES	0
4D NET LOANS/LEASE	2,539
5 TRAD ACCT	0
6 BANK PREM & EQ	200
7 ORE	31
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	129
12 TOTAL ASSETS	4,018
13A TOTAL DEPOSITS	2,954
13A1 NON INT DEP LIA	455
13A2 INT BEAR DEP LI	2,499
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	38
21 LIAB INCL SUBND	2,992
DERIVED LIAB EXCL SU	2,992
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	265
25 SURPLUS	485
26 UNDIV PROF AGG	276
28 TOT EQUITY CAP	1,026
29 TOT LIAB/EQ CAP	4,018

EQUALITY BANK OF EVANSVILLE, EVANSVILLE
(Natrona County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	154	51	129
2 US TREAS	200	400	402
3 OTHER US	100	100	0
4 SCM	0	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	290	150	0
7A TOTAL LOANS	1,116	744	1,044
7B RES LOAN LOSSES	0	14	0
7C NET LOANS	1,116	730	1,044
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	201	173	188
10 ORE	133	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	58	36	115
12 TOTAL ASSETS	2,252	1,640	1,878
13 IPC DEMAND	66	279	276
14 IPC T&S	806	921	378
15 US GOVT	2	1	5
16 SCM	220	214	547
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	49	23	10
19 TOTAL DEPOSITS	1,143	1,438	1,216
19A TOTAL DEMAND	117	517	407
19B TOTAL T&S	1,026	921	809
20 FED FDS PURCH	0	0	370
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	13	14	19
24 TOTAL LIAB	1,156	1,452	1,605
DERIVED IPC DEPOSITS	872	1,200	654
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	5,300	5,300	5,300
27B COMMON # OUT	5,300	5,300	5,300
27 COMMON PAR	265	132	265
28 SURPLUS	485	56	90
29 UNDIV PROF AGG	346	0	-82
30 TOT EQUITY CAP	1,096	188	273
31 TOT LIAB/EQ CAP	2,252	1,640	1,878

FIRST INTERSTATE BANK OF GILLETTE
(Campbell County)

OFFICERS: Ronlad L. Ostermiller, President; Kent Levi, Vice Pres.; Virginia Rice, Cashier; Brad Sishc, Ass't Cashier.

DIRECTORS: Homer Scott, Jr., Chairman, Robert Ferril, Vice Chairman, W. B. Fitch, Bill Ruegamer, Ronald L. Ostermiller, Joe King, Al Paulsen, Bob Noecker, Larry Suchor

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,252
1B INT-BEAR BAL	300
DERIVED C&D/FRM INST	1,552
2 TOT SECURITIES	2,280
3 FED FUNDS SOLD	1,400
4A TOT LNS & LEASE	6,401
4B RES LOAN LOSSES	71
4C TRANS RISK RES	0
4D NET LOANS/LEASE	6,330
5 TRAD ACCT	0
6 BANK PREM & EQ	151
7 ORE	686
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	254
12 TOTAL ASSETS	12,653
13A TOTAL DEPOSITS	11,266
13A1 NON INT DEP LIA	2,268
13A2 INT BEAR DEP LI	8,998
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	123
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	128
21 LIAB INCL SUBND	11,517
DERIVED LIAB EXCL SU	11,517
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	500
25 SURPLUS	500
26 UNDIV PROF AGG	136
28 TOT EQUITY CAP	1,136
29 TOT LIAB/EQ CAP	12,653

FIRST INTERSTATE BANK OF GILLETTE
(Campbell County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	841	1,408	631
2 US TREAS	1,301	384	92
3 OTHER US	100	0	100
4 SCM	303	404	0
5 AGG. SECURITIES	0	0	200
6 FED FUNDS SOLD	850	390	1,400
7A TOTAL LOANS	4,998	3,915	1,675
7B RES LOAN LOSSES	40	32	10
7C NET LOANS	4,958	3,883	1,665
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	138	93	17
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	206	121	90
12 TOTAL ASSETS	8,697	6,683	4,195
13 IPC DEMAND	1,664	1,267	1,160
14 IPC T&S	3,677	2,920	943
15 US GOVT	9	41	735
16 SCM	2,020	1,100	0
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	82	74	133
19 TOTAL DEPOSITS	7,452	5,402	2,971
19A TOTAL DEMAND	1,755	1,382	1,378
19B TOTAL T&S	5,697	4,020	1,593
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	56	59	19
24 TOTAL LIAB	7,508	5,461	2,990
DERIVED IPC DEPOSITS	5.341	4,187	2,103
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	50,000	50,000	50,000
27B COMMON # OUT	50,000	50,000	50,000
27 COMMON PAR	500	500	500
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	189	222	205
30 TOT EQUITY CAP	1,189	1,222	1,205
31 TOT LIAB/EQ CAP	8,697	6,683	4,195

FIRST WYOMING BANK - GILLETTE, GILLETTE
(Campbell County)

OFFICERS: Amir Sancher, President; Jean McGuire, Cashier.

DIRECTORS: Michael Enzi, Chairman; Amir Sancher, Judith L. Semple, Barbara Williams, Lee Worman, Herbert A. Carter, Charles L. Bruch, Floyd Irlbeck.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	705
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	705
2 TOT SECURITIES	6,377
3 FED FUNDS SOLD	650
4A TOT LNS & LEASE	4,782
4B RES LOAN LOSSES	103
4C TRANS RISK RES	0
4D NET LOANS/LEASE	4,679
5 TRAD ACCT	0
6 BANK PREM & EQ	523
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	440
12 TOTAL ASSETS	13,374
13A TOTAL DEPOSITS	12,324
13A1 NON INT DEP LIA	2,012
13A2 INT BEAR DEP LI	10,312
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	162
21 LIAB INCL SUBND	12,486
DERIVED LIAB EXCL SU	12,486
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	300
25 SURPLUS	500
26 UNDIV PROF AGG	88
28 TOT EQUITY CAP	888
29 TOT LIAB/EQ CAP	13,374

FIRST WYOMING BANK - GILLETTE, GILLETTE
(Campbell County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,014	1,197	926
2 US TREAS	483	148	723
3 OTHER US	100	200	807
4 SCM	620	975	1,159
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	455	815	700
7A TOTAL LOANS	5,460	5,251	4,139
7B RES LOAN LOSSES	71	65	41
7C NET LOANS	5,389	5,186	4,098
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	562	540	550
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	269	254	181
12 TOTAL ASSETS	8,892	9,315	9,144
13 IPC DEMAND	2,100	1,882	2,474
14 IPC T&S	4,190	3,599	2,212
15 US GOVT	12	15	20
16 SCM	1,550	2,498	3,211
17 AGG. DEPOSITS	41	0	0
18 OFFICIAL CHKS	0	176	137
19 TOTAL DEPOSITS	7,893	8,170	8,054
19A TOTAL DEMAND	2,154	2,526	2,931
19B TOTAL T&S	5,740	5,644	5,123
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	21	162	119
24 TOTAL LIAB	7,914	8,332	8,173
DERIVED IPC DEPOSITS	6,290	5,481	4,686
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	300	300	300
28 SURPLUS	600	600	600
29 UNDIV PROF AGG	78	83	71
30 TOT EQUITY CAP	978	983	971
31 TOT LIAB/EQ CAP	8,892	9,315	9,144

STOCKMENS BANK AND TRUST COMPANY, GILLETTE
(Campbell County)

OFFICERS: Kenneth C. Naramore, Chairman; William C. Naramore, President; Jack L. Bennick, Sr. Vice Pres.; Helen B. Naramore, Vice Pres.; Gordon L. Outzen, Vice Pres.; David E. Clift, V.P. & Trust Officer; Mitchel M. Maycock, Vice Pres.; Max Beebe, Vice Pres.; Jessie E. Braley, V.P. & Cashier; John Young, Vice Pres.; Rodney Addison, Vice Pres.; Clinton P. Walker, Vice Pres.; Rhae Jean Schmidt, Ass't V.P.; Evelyn Young, Ass't V.P.; Aileen Byrne, Loan Officer; Mary B. Reed, Ass't Cashier; Mary Lou Linder, Ass't Cashier; Ed Arndt, Auditor; Sue Pulliam, Loan Officer, Jean Harrod, DP Supervisor; Delores Warfield, Ass't V.P. & Trust Officer; Charles Edwards, Loan Officer; Geri Lynn Magnuson, Loan Operations Officer; Judi Wackerbarth, Loan Officer; Galen Nighswonger, Personnel Officer; Donna Rae Hardy, Real Estate Loan Officer; Bill Brinkman, Ass't Personnel Officer; Linda Eldridge, Teller Operations Officer.

DIRECTORS: Kenneth C. Naramore, William C. Naramore, Harold Biggerstaff, Ollie M. Kane, Joe A. Naramore, Mitchel M. Maycock.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	10,416
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	10,416
2 TOT SECURITIES	57,858
3 FED FUNDS SOLD	8,700
4A TOT LNS & LEASE	103,000
4B RES LOAN LOSSES	2,011
4C TRANS RISK RES	0
4D NET LOANS/LEASE	100,989
5 TRAD ACCT	0
6 BANK PREM & EQ	570
7 ORE	7,222
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	5,890
12 TOTAL ASSETS	191,645
13A TOTAL DEPOSITS	174,861
13A1 NON INT DEP LIA	23,988
13A2 INT BEAR DEP LI	150,873
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	85
18 ACCEPT OUT	0
19 SUB NOTES & DEB	638
20 OTH LIAB	1,867
21 LIAB INCL SUBND	177,451
DERIVED LIAB EXCL SU	176,813
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	500
25 SURPLUS	9,500
26 UNDIV PROF AGG	4,194
28 TOT EQUITY CAP	14,194
29 TOT LIAB/EQ CAP	191,645

STOCKMENS BANK AND TRUST COMPANY, GILLETTE
(Campbell County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	10,705	7,940	14,043
2 US TREAS	16,165	15,477	13,143
3 OTHER US	0	0	0
4 SCM	31,622	35,002	23,994
DERIVED AGG. SECURIT	568	588	255
5 OTHER BONDS	268	288	0
6 CORPORATE STOCK	300	300	255
7 TRAD ACCT	0	0	0
8 FED FUNDS SOLD	5,850	0	10,800
9A TOTAL LOANS	116,787	109,777	100,904
9B RES LOAN LOSSES	1,041	1,134	1,085
9C NET LOANS	115,746	108,643	99,819
10 DIR LEASE	0	0	0
11 BANK PREM & EQ	469	564	598
12 ORE	562	329	331
15B OTHER ASSETS	3,481	4,145	3,174
16 TOTAL ASSETS	185,168	172,688	166,157
17 IPC DEMAND	21,840	24,443	28,456
18 IPC T&S	98,615	90,932	83,883
19 US GOVT	171	86	147
20 SCM	43,930	36,914	35,763
DERIVED AGG. DEPOSIT	8	0	0
22 DUE TO BANKS	8	0	0
23 OFFICIAL CHKS	1,594	864	1,255
24A TOTAL DEPOSITS	166,158	153,239	149,504
24A1 TOTAL DEMAND	24,905	27,035	37,168
24A2 TOTAL T&S	141,253	126,204	112,336
25 FED FDS PURCH	0	1.500	0
26A US NOTES	0	0	0
26B OTHER BORROW	0	0	0
27 MTGE PAYABLE	86	109	121
DERIVED OTH LIAB AGG	1,746	1,639	2,769
29 OTH LIAB	1,746	1,639	2,769
30 TOTAL LIAB	167,990	156,487	152,394
DERIVED IPC DEPOSITS	120,455	115,375	112,339
31 SUB NOTES & DEB	654	680	717
32 PREFERRED PAR	0	0	0
33A COMMON AUTH	5,000	5,000	5,000
33B COMMON # OUT	5,000	5,000	5,000
33 COMMON PAR	500	500	500
34 SURPLUS	9,500	9,500	9,500
35 UNDVD PROFITS	6,319	5,290	2,778
36 RES CONTIN	205	231	268
37 TOT EQUITY CAP	16,524	15,521	13,046
38 TOT LIAB/EQ CAP	185,168	172,688	166,157

SECURITY BANK OF GLENROCK
(Converse County)

OFFICERS: H. K. Harris, President; Lois Grant, Cashier; Ramona R. Reeb, Loan Officer; Gordon W. Taylor, Jr., Loan Officer.

DIRECTORS: Norma Jean Harper, Dan Johnston, Donn Dorsett, Janice Cardine, Robert Pippen, Pat Meenan, Dick Sedar.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	590
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	590
2 TOT SECURITIES	2,119
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	2,614
4B RES LOAN LOSSES	28
4C TRANS RISK RES	0
4D NET LOANS/LEASE	2,586
5 TRAD ACCT	0
6 BANK PREM & EQ	366
7 ORE	61
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	147
12 TOTAL ASSETS	5,869
13A TOTAL DEPOSITS	5,212
13A1 NON INT DEP LIA	402
13A2 INT BEAR DEP LI	4,810
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	37
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	74
21 LIAB INCL SUBND	5,323
DERIVED LIAB EXCL SU	5,323
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	400
25 SURPLUS	150
26 UNDIV PROF AGG	-4
28 TOT EQUITY CAP	546
29 TOT LIAB/EQ CAP	5,869

SECURITY BANK OF GLENROCK
(Converse County)

CALLDATES:	12/31/83	12/31/82
1 C&D/FRM INSTS	248	310
2 US TREAS	831	98
3 OTHER US	0	0
4 SCM	0	0
5 AGG. SECURITIES	17	20
6 FED FUNDS SOLD	0	0
7A TOTAL LOANS	2,460	1,231
7B RES LOAN LOSSES	12	2
7C NET LOANS	2,448	1,229
8 DIR LEASE	0	0
9 BANK PREM & EQ	378	393
10 ORE	0	0
11A INTANGIBLE ASST	0	0
11B AGG OTH ASSETS	86	50
12 TOTAL ASSETS	4,008	2,100
13 IPC DEMAND	220	310
14 IPC T&S	1,236	909
15 US GOVT	3	2
16 SCM	1,044	190
17 AGG. DEPOSITS	0	1
18 OFFICIAL CHKS	49	20
19 TOTAL DEPOSITS	2,552	1,432
19A TOTAL DEMAND	302	333
19B TOTAL T&S	2,250	1,099
20 FED FDS PURCH	540	23
21 AGG LIAB BORROW	76	0
22 MTGE PAYABLE	0	0
23 OTH LIAB AGG	172	10
24 TOTAL LIAB	3,340	1,465
DERIVED IPC DEPOSITS	1,456	1,219
25 SUB NOTES & DEB	0	0
26A PFD # OUT	0	0
26 PREFERRED PAR	0	0
27A COMMON AUTH	200	200,000
27B COMMON # OUT	200	200,000
27 COMMON PAR	400	500
28 SURPLUS	150	150
29 UNDIV PROF AGG	118	-15
30 TOT EQUITY CAP	668	635
31 TOT LIAB/EQ CAP	4,008	2,100

STATE BANK OF GREEN RIVER, GREEN RIVER
(Sweetwater County)

OFFICERS: William T. Rogers, President; T. L. Stewart E.V.P. & C.E.O.; Howard J. Baker, Sr. V.P. & Cashier; Thomas C. Rogers, V.P.; Birdie Shannon, Loan Officer, Helen Stahla, Auditor; Miriam S. Gearino, A.C. & Mgr. EDP.

DIRECTORS: Donald A. Brown, Grace G. Gasson, Elmer S. McKay, Carl A. Morck, Carl M. Morck, Jr.; Carol G. Morck, William T. Rogers, T. L. Stewart, Howard J. Baker.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,306
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,306
2 TOT SECURITIES	12,057
3 FED FUNDS SOLD	1,050
4A TOT LNS & LEASE	12,210
4B RES LOAN LOSSES	135
4C TRANS RISK RES	0
4D NET LOANS/LEASE	12,075
5 TRAD ACCT	0
6 BANK PREM & EQ	569
7 ORE	46
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	653
12 TOTAL ASSETS	28,756
13A TOTAL DEPOSITS	25,356
13A1 NON INT DEP LIA	5,803
13A2 INT BEAR DEP LI	19,553
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	58
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	167
21 LIAB INCL SUBND	25,582
DERIVED LIAB EXCL SU	25,582
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	121
25 SURPLUS	1,129
26 UNDIV PROF AGG	1,924
28 TOT EQUITY CAP	3,174
29 TOT LIAB/EQ CAP	28,756

STATE BANK OF GREEN RIVER, GREEN RIVER
(Sweetwater County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,227	2,431	2,612
2 US TREAS	4,998	3,475	1,815
3 OTHER US	2,300	3,269	2,753
4 SCM	2,686	2,033	1,916
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	2,500	1,050	1,525
7A TOTAL LOANS	11,280	11,816	10,480
7B RES LOAN LOSSES	42	52	58
7C NET LOANS	11,238	11,764	10,422
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	516	434	399
10 ORE	81	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	523	433	324
12 TOTAL ASSETS	27,069	24,889	21,766
13 IPC DEMAND	3,314	5,237	5,796
14 IPC T&S	16,433	9,816	8,687
15 US GOVT	243	246	116
16 SCM	2,908	6,188	4,065
17 AGG. DEPOSITS	757	241	230
18 OFFICIAL CHKS	220	144	136
19 TOTAL DEPOSITS	23,875	21,872	19,030
19A TOTAL DEMAND	6,761	8,153	8,324
19B TOTAL T&S	17,114	13,719	10,706
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	83	109	134
23 OTH LIAB AGG	138	197	288
24 TOTAL LIAB	24,096	22,178	19,452
DERIVED IPC DEPOSITS	19,747	15,053	14,483
25 SUB NOTES & DEB	0	0	150
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,017	2,017	1,894
27B COMMON # OUT	2,017	2,017	1,894
27 COMMON PAR	121	121	114
28 SURPLUS	1,054	927	786
29 UNDIV PROF AGG	1,798	1,663	1,264
30 TOT EQUITY CAP	2,973	2,711	2,164
31 TOT LIAB/EQ CAP	27,069	24,889	21,766

OREGON TRAIL BANK, GUERNSEY
(Platte, County)

OFFICERS: William M. Starrs, Executive Vice President; V. Jean Putman, Cashier, Sharon Newton, Ass't Cashier.

DIRECTORS: Chester Frederick, President, Glen Gorman, Chairman, Dante Testolin, Tony Testolin, Harvey Boner.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	499
1B INT-BEAR BAL	1,500
DERIVED C&D/FRM INST	1,999
2 TOT SECURITIES	2,471
3 FED FUNDS SOLD	1,500
4A TOT LNS & LEASE	3,069
4B RES LOAN LOSSES	4
4C TRANS RISK RES	0
4D NET LOANS/LEASE	3,065
5 TRAD ACCT	0
6 BANK PREM & EQ	145
7 ORE	248
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	134
12 TOTAL ASSETS	9,562
13A TOTAL DEPOSITS	8,656
13A1 NON INT DEP LIA	1,691
13A2 INT BEAR DEP LI	6,965
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	55
21 LIAB INCL SUBND	8,711
DERIVED LIAB EXCL SU	8,711
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	50
25 SURPLUS	625
26 UNDIV PROF AGG	176
28 TOT EQUITY CAP	851
29 TOT LIAB/EQ CAP	9,562

OREGON TRAIL BANK, GUERNSEY
(Platte, County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	933	594	596
2 US TREAS	873	679	1,066
3 OTHER US	272	332	38
4 SCM	1,093	1,182	904
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,600	1,700	1,500
7A TOTAL LOANS	3,618	3,821	4,139
7B RES LOAN LOSSES	20	34	51
7C NET LOANS	3,598	3,787	4,088
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	184	202	130
10 ORE	413	48	60
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	18	38	21
12 TOTAL ASSETS	8,984	8,562	8,403
13 IPC DEMAND	1,090	1,290	1,193
14 IPC T&S	5,653	5,128	5,542
15 US GOVT	5	6	0
16 SCM	1,425	1,246	787
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	27	76	75
19 TOTAL DEPOSITS	8,200	7,746	7,597
19A TOTAL DEMAND	1,359	1,684	1,590
19B TOTAL T&S	6,841	6,062	6,007
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1	2	61
24 TOTAL LIAB	8,201	7,748	7,658
DERIVED IPC DEPOSITS	6,743	6,418	6,735
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,500	2,500	2,500
27B COMMON # OUT	2,500	2,500	2,500
27 COMMON PAR	50	50	50
28 SURPLUS	625	550	500
29 UNDIV PROF AGG	108	214	195
30 TOT EQUITY CAP	783	814	745
31 TOT LIAB/EQ CAP	8,984	8,562	8,403

FIRST WYOMING BANK - HANNA, HANNA
(Carbon County)

OFFICERS: Charles R. Besel, President; Darla Dean, Cashier.

DIRECTORS: Robert Pappenheim, Robert Shepherd, Don McMahill, Joel Strid, Charles Besel, David R. Johnson.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	383
1B INT-BEAR BAL	100
DERIVED C&D/FRM INST	483
2 TOT SECURITIES	1,901
3 FED FUNDS SOLD	355
4A TOT LNS & LEASE	1,718
4B RES LOAN LOSSES	38
4C TRANS RISK RES	0
4D NET LOANS/LEASE	1,680
5 TRAD ACCT	0
6 BANK PREM & EQ	213
7 ORE	38
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	184
12 TOTAL ASSETS	4,854
13A TOTAL DEPOSITS	4,198
13A1 NON INT DEP LIA	898
13A2 INT BEAR DEP LI	3,300
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	63
21 LIAB INCL SUBND	4,261
DERIVED LIAB EXCL SU	4,261
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	150
25 SURPLUS	300
26 UNDIV PROF AGG	143
28 TOT EQUITY CAP	593
29 TOT LIAB/EQ CAP	4,854

FIRST WYOMING BANK - HANNA, HANNA
(Carbon County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	791	349	368
2 US TREAS	399	304	200
3 OTHER US	302	949	300
4 SCM	553	1,364	616
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	475	250	420
7A TOTAL LOANS	1,943	2,509	2,643
7B RES LOAN LOSSES	57	61	38
7C NET LOANS	1,886	2,448	2,605
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	239	251	270
10 ORE	23	18	24
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	182	168	105
12 TOTAL ASSETS	4,850	6,101	4,908
13 IPC DEMAND	748	898	1,115
14 IPC T&S	2,550	2,355	2,201
15 US GOVT	8	29	37
16 SCM	872	2,019	858
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	23	41	67
19 TOTAL DEPOSITS	4,201	5,342	4,278
19A TOTAL DEMAND	872	1,234	1,382
19B TOTAL T&S	3,329	4,108	2,896
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	43	183	105
24 TOTAL LIAB	4,244	5,525	4,383
DERIVED IPC DEPOSITS	3,298	3,253	3,316
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	15,000	15,000	15
27B COMMON # OUT	15,000	15,000	15
27 COMMON PAR	150	150	150
28 SURPLUS	300	300	300
29 UNDIV PROF AGG	156	126	75
30 TOT EQUITY CAP	606	576	525
31 TOT LIAB/EQ CAP	4,850	6,101	4,908

AMERICAN STATE BANK OF JACKSON, JACKSON
(Teton County)

OFFICERS: Melvin D. Hutchings, President; Neal K. Steadman, Vice President & Cashier; Michael R. Considine, Ass't Vice Pres.

DIRECTORS: Dean W. Borthwick, Chairman; Melvin D. Hutchings, Merrilyn J. Borthwick, Don G. Carpenter, Darrel C. Hoffman.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	634
1B INT-BEAR BAL	1,000
DERIVED C&D/FRM INST	1,634
2 TOT SECURITIES	805
3 FED FUNDS SOLD	135
4A TOT LNS & LEASE	3,316
4B RES LOAN LOSSES	5
4C TRANS RISK RES	0
4D NET LOANS/LEASE	3,311
5 TRAD ACCT	0
6 BANK PREM & EQ	98
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	10
11 OTHER ASSETS	100
12 TOTAL ASSETS	6,093
13A TOTAL DEPOSITS	5,492
13A1 NON INT DEP LIA	455
13A2 INT BEAR DEP LI	5,037
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	47
21 LIAB INCL SUBND	5,539
DERIVED LIAB EXCL SU	5,539
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	300
25 SURPLUS	360
26 UNDIV PROF AGG	-106
28 TOT EQUITY CAP	554
29 TOT LIAB/EQ CAP	6,093

AMERICAN STATE BANK OF JACKSON, JACKSON
(Teton County)

CALLDATES:	12/31/83	12/31/82
1 C&D/FRM INSTS	566	146
2 US TREAS	451	205
3 OTHER US	290	100
4 SCM	0	0
5 AGG. SECURITIES	21	321
6 FED FUNDS SOLD	0	180
7A TOTAL LOANS	2,540	1,433
7B RES LOAN LOSSES	5	1
7C NET LOANS	2,535	1,432
8 DIR LEASE	0	0
9 BANK PREM & EQ	31	11
10 ORE	0	0
11A INTANGIBLE ASST	0	0
11B AGG OTH ASSETS	91	66
12 TOTAL ASSETS	3,985	2,461
13 IPC DEMAND	282	227
14 IPC T&S	2,352	822
15 US GOVT	11	6
16 SCM	538	500
17 AGG. DEPOSITS	0	37
18 OFFICIAL CHKS	29	12
19 TOTAL DEPOSITS	3,212	1,604
19A TOTAL DEMAND	322	282
19B TOTAL T&S	2,890	1,322
20 FED FDS PURCH	0	0
21 AGG LIAB BORROW	0	0
22 MTGE PAYABLE	0	0
23 OTH LIAB AGG	26	0
24 TOTAL LIAB	3,238	1,604
DERIVED IPC DEPOSITS	2,634	1,049
25 SUB NOTES & DEB	0	0
26A PFD # OUT	0	0
26 PREFERRED PAR	0	0
27A COMMON AUTH	10,000	10,000
27B COMMON # OUT	10,000	10,000
27 COMMON PAR	300	300
28 SURPLUS	400	400
29 UNDIV PROF AGG	47	157
30 TOT EQUITY CAP	747	857
31 TOT LIAB/EQ CAP	3,985	2,461

THE JACKSON STATE BANK, JACKSON
(Teton County)

OFFICERS: W. Richard Scarlett, President; T. F. Eacott, E.V.P.; David R. Landis, V.P. & Cashier; Laurene Sinn, V.P.; Richard W. Martin, 1st V.P.; Jeffrey R. Fueschel, Sr. V.P.; Winona Flower, V.P.; R. A. Bovee, V.P.; Nancy Shelton, Ass't V.P.; Diana Whisler, Controller; Marc W. VanDerVelde, Loan Officer; Sheryl Jones, Operations Officer; Mary Kay Johnson, Ass't V.P.; LaVern Foster, Operations Officer; Christi Budge, Operations Officer; Billie Davidson, New Accts. Officer; Robert D. MacDonald, V.P.

DIRECTORS: Lynn F. Clark, Thomas F. Eacott, Bernard F. Iliff, Grant C. Larson, Earl Sams Lightener, Mary H. Mead, W. Richard Scarlett, Paul von Gontard, Robert J. Jaycox, David K. Larson.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	5,944
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	5,944
2 TOT SECURITIES	13,075
3 FED FUNDS SOLD	9,100
4A TOT LNS & LEASE	48,780
4B RES LOAN LOSSES	462
4C TRANS RISK RES	0
4D NET LOANS/LEASE	48,318
5 TRAD ACCT	0
6 BANK PREM & EQ	1,126
7 ORE	506
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,652
12 TOTAL ASSETS	79,721
13A TOTAL DEPOSITS	72,620
13A1 NON INT DEP LIA	10,829
13A2 INT BEAR DEP LI	61,791
14 FED FDS PURCH	0
15 US NOTES	407
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	420
20 OTH LIAB	733
21 LIAB INCL SUBND	74,180
DERIVED LIAB EXCL SU	73,760
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	412
25 SURPLUS	3,688
26 UNDIV PROF AGG	1,441
28 TOT EQUITY CAP	5,541
29 TOT LIAB/EQ CAP	79,721

THE JACKSON STATE BANK, JACKSON
(Teton County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	3,523	4,136	3,727
2 US TREAS	3,592	3,792	4,466
3 OTHER US	2,008	1,758	299
4 SCM	6,478	4,716	4,014
5 AGG. SECURITIES	123	114	86
6 FED FUNDS SOLD	7,000	3,550	1,250
7A TOTAL LOANS	47,247	44,348	41,728
7B RES LOAN LOSSES	592	542	392
7C NET LOANS	46,655	43,806	41,336
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	986	1,373	1,254
10 ORE	482	471	604
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,298	1,407	1,986
12 TOTAL ASSETS	72,145	65,123	59,022
13 IPC DEMAND	9,015	10,356	12,619
14 IPC T&S	42,962	32,511	29,150
15 US GOVT	73	65	77
16 SCM	12,323	14,818	11,640
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	1,164	578	417
19 TOTAL DEPOSITS	65,537	58,328	53,903
19A TOTAL DEMAND	10,303	11,085	14,620
19B TOTAL T&S	55,234	47,243	39,283
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	179	489	0
22 MTGE PAYABLE	0	44	116
23 OTH LIAB AGG	711	1,011	1,005
24 TOTAL LIAB	66,427	59,872	55,024
DERIVED IPC DEPOSITS	51,977	42,867	41,769
25 SUB NOTES & DEB	550	575	600
26A PFD # OUT	0	0	10,000
26 PREFERRED PAR	0	0	250
27A COMMON AUTH	41,200	41,200	31,325
27B COMMON # OUT	41,200	41,200	31,325
27 COMMON PAR	412	412	313
28 SURPLUS	3,688	3,688	2,287
29 UNDIV PROF AGG	1,068	575	548
30 TOT EQUITY CAP	5,168	4,675	3,398
31 TOT LIAB/EQ CAP	72,145	65,123	59,022

CENTRAL BANK & TRUST, LANDER
(Fremont County)

OFFICERS: W. T. Davey, President; John E. Von Holtum, V.P.; Mary F. Alexander, V.P. & Cashier; Cecilia L. Moore, V.P.; Jane Nolde, A.V.P.; Sharon Shepherd, Head Teller; Norman Rippentrop, V.P.

DIRECTORS: Norman Rippentrop, Chairman; W. T. Davey, Christopher DiCicco, Edward L. Gale, J. M. Kail, Robert H. McClurg, C. E. Spurlock, Jr.; Edmund D. Von Holtum.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,756
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,756
2 TOT SECURITIES	15,937
3 FED FUNDS SOLD	1,250
4A TOT LNS & LEASE	19,291
4B RES LOAN LOSSES	102
4C TRANS RISK RES	0
4D NET LOANS/LEASE	19,189
5 TRAD ACCT	0
6 BANK PREM & EQ	1,278
7 ORE	101
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,237
12 TOTAL ASSETS	40,748
13A TOTAL DEPOSITS	36,328
13A1 NON INT DEP LIA	5,817
13A2 INT BEAR DEP LI	30,511
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	860
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	549
21 LIAB INCL SUBND	37,737
DERIVED LIAB EXCL SU	37,737
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	1,800
26 UNDIV PROF AGG	1,011
28 TOT EQUITY CAP	3,011
29 TOT LIAB/EQ CAP	40,748

CENTRAL BANK & TRUST, LANDER
(Fremont County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,395	1,150	1,370
2 US TREAS	10,645	8,608	12,122
3 OTHER US	445	1,459	473
4 SCM	4,777	3,510	3,043
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	200	1,400	2,900
7A TOTAL LOANS	17,447	16,507	12,213
7B RES LOAN LOSSES	105	77	64
7C NET LOANS	17,342	16,430	12,149
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	1,333	1,398	1,410
10 ORE	0	0	109
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,037	913	972
12 TOTAL ASSETS	37,174	34,868	34,548
13 IPC DEMAND	4,570	5,746	6,695
14 IPC T&S	18,386	15,422	15,011
15 US GOVT	2	0	128
16 SCM	9,670	8,497	8,274
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	349	307	464
19 TOTAL DEPOSITS	32,977	29,972	30,572
19A TOTAL DEMAND	5,818	6,784	8,157
19B TOTAL T&S	27,159	23,188	22,415
20 FED FDS PURCH	0	750	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	899	938	977
23 OTH LIAB AGG	370	499	449
24 TOTAL LIAB	34,246	32,159	31,998
DERIVED IPC DEPOSITS	22.956	21,168	21,706
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	200,000	200,000	200,000
27B COMMON # OUT	200,000	200,000	200,000
27 COMMON PAR	200	200	200
28 SURPLUS	1,800	1,800	1,800
29 UNDIV PROF AGG	928	709	550
30 TOT EQUITY CAP	2,928	2,709	2,550
31 TOT LIAB/EQ CAP	37,174	34,868	34,548

YELLOWSTONE STATE BANK, LANDER
(Fremont County)

OFFICERS: August F. Scheele, President; Charles Mansuetti, Executive Vice Pres.; Bruce G. Armentrout, Vice Pres.; Heidi Finnegan, Cashier; Virginia Noble, Head Bookkeeping Officer; Cheryl L. Vidakovich, Mortgage Loan Officer; Mary Ann Atwood, Head Teller Officer.

DIRECTORS: August F. Scheele, L. M. Boller, E. W. Sayer, Alice Nicholas, Robert Hayes, Brian Miracle, Harry B. Tipton.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,386
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,386
2 TOT SECURITIES	4,532
3 FED FUNDS SOLD	405
4A TOT LNS & LEASE	15,804
4B RES LOAN LOSSES	166
4C TRANS RISK RES	0
4D NET LOANS/LEASE	15,638
5 TRAD ACCT	4
6 BANK PREM & EQ	333
7 ORE	246
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,024
12 TOTAL ASSETS	23,568
13A TOTAL DEPOSITS	21,682
13A1 NON INT DEP LIA	1,294
13A2 INT BEAR DEP LI	20,388
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	47
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	335
21 LIAB INCL SUBND	22,064
DERIVED LIAB EXCL SU	22,064
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	815
25 SURPLUS	650
26 UNDIV PROF AGG	39
28 TOT EQUITY CAP	1,504
29 TOT LIAB/EQ CAP	23,568

YELLOWSTONE STATE BANK, LANDER
(Fremont County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	968	1,186	344
2 US TREAS	588	1,026	600
3 OTHER US	1,204	302	100
4 SCM	0	0	0
5 AGG. SECURITIES	26	24	24
6 FED FUNDS SOLD	0	0	460
7A TOTAL LOANS	10,355	7,226	2,228
7B RES LOAN LOSSES	103	55	13
7C NET LOANS	10,252	7,171	2,215
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	226	154	120
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	486	368	295
12 TOTAL ASSETS	13,750	10,231	4,158
13 IPC DEMAND	1,651	1,607	762
14 IPC T&S	8,571	4,159	1,745
15 US GOVT	0	42	47
16 SCM	1,761	3,231	600
17 AGG. DEPOSITS	25	0	0
18 OFFICIAL CHKS	103	117	20
19 TOTAL DEPOSITS	12,111	9,156	3,174
19A TOTAL DEMAND	1,759	1,904	829
19B TOTAL T&S	10,352	7,252	2,345
20 FED FDS PURCH	550	141	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	128	85	153
24 TOTAL LIAB	12,789	9,382	3,327
DERIVED IPC DEPOSITS	10,222	5,766	2,507
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	55,000	55,000	50,000
27B COMMON # OUT	55,000	52,000	50,000
27 COMMON PAR	550	520	500
28 SURPLUS	332	275	300
29 UNDIV PROF AGG	79	54	31
30 TOT EQUITY CAP	961	849	831
31 TOT LIAB/EQ CAP	13,750	10,231	4,158

CITIZENS BANK, LARAMIE
(Albany County)

OFFICERS: Charles Pressler, President; E. R. Chandler, Cashier.

DIRECTORS: Charles Pressler, Ivan R. Willey, James A. Zancanella, James D. Hollon, Leonard Dietz, Maurice Wear.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	750
1B INT-BEAR BAL	200
DERIVED C&D/FRM INST	950
2 TOT SECURITIES	4,074
3 FED FUNDS SOLD	25
4A TOT LNS & LEASE	6,448
4B RES LOAN LOSSES	45
4C TRANS RISK RES	0
4D NET LOANS/LEASE	6,403
5 TRAD ACCT	0
6 BANK PREM & EQ	260
7 ORE	130
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	276
12 TOTAL ASSETS	12,118
13A TOTAL DEPOSITS	11,077
13A1 NON INT DEP LIA	846
13A2 INT BEAR DEP LI	10,231
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	167
21 LIAB INCL SUBND	11,244
DERIVED LIAB EXCL SU	11,244
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	350
25 SURPLUS	500
26 UNDIV PROF AGG	24
28 TOT EQUITY CAP	874
29 TOT LIAB/EQ CAP	12,118

CITIZENS BANK, LARAMIE
(Albany County)

CALLDATES:	12/31/83	12/31/82	12-31-81
1 C&D/FRM INSTS	643	1,425	1,027
2 US TREAS	1,927	450	200
3 OTHER US	1,770	405	500
4 SCM	0	0	0
5 AGG. SECURITIES	26	26	26
6 FED FUNDS SOLD	0	820	300
7A TOTAL LOANS	7,704	4,953	3,615
7B RES LOAN LOSSES	72	0	22
7C NET LOANS	7,632	4,953	3,593
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	272	287	278
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	356	205	164
12 TOTAL ASSETS	12,626	8,571	6,088
13 IPC DEMAND	412	739	593
14 IPC T&S	7,542	5,591	3,914
15 US GOVT	23	23	3
16 SCM	3,480	1,227	600
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	92	22	29
19 TOTAL DEPOSITS	11,549	7,602	5,139
19A TOTAL DEMAND	527	784	625
19B TOTAL T&S	11,022	6,818	4,514
20 FED FDS PURCH	25	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	1	3	11
23 OTH LIAB AGG	110	91	68
24 TOTAL LIAB	11,685	7,696	5,218
DERIVED IPC DEPOSITS	7,954	6,330	4,507
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	350	350	350
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	91	25	20
30 TOT EQUITY CAP	941	875	870
31 TOT LIAB/EQ CAP	12,626	8,571	6,088

LINGLE STATE BANK, LINGLE
(Goshen County)

OFFICERS: Sam Smith, President; Keith Whitney, AVP & Cashier; Marjorie Smith, Ass't Cashier; Betty Hanson, Ass't Cashier.

DIRECTORS: William Franks, Henry Korell, Jack Ochsner, Clifford Rose, Richard Rose, Stanley Speckner, B. J. Waggoner.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	709
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	709
2 TOT SECURITIES	3,365
3 FED FUNDS SOLD	1,275
4A TOT LNS & LEASE	5,564
4B RES LOAN LOSSES	33
4C TRANS RISK RES	0
4D NET LOANS/LEASE	5,531
5 TRAD ACCT	0
6 BANK PREM & EQ	445
7 ORE	54
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	270
12 TOTAL ASSETS	11,649
13A TOTAL DEPOSITS	10,477
13A1 NON INT DEP LIA	1,007
13A2 INT BEAR DEP LI	9,470
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	141
21 LIAB INCL SUBND	10,618
DERIVED LIAB EXCL SU	10,618
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	300
25 SURPLUS	500
26 UNDIV PROF AGG	231
28 TOT EQUITY CAP	1,031
29 TOT LIAB/EQ CAP	11,649

LINGLE STATE BANK, LINGLE
(Goshen County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	624	542	603
2 US TREAS	1,267	598	570
3 OTHER US	1,300	800	700
4 SCM	100	184	104
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	900	2,225	775
7A TOTAL LOANS	5,176	4,961	4,524
7B RES LOAN LOSSES	30	49	52
7C NET LOANS	5,146	4,912	4,472
8 DIR LEASE	0	3	7
9 BANK PREM & EQ	407	380	394
10 ORE	30	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	264	232	252
12 TOTAL ASSETS	10,038	9,876	7,877
13 IPC DEMAND	875	1,115	1,254
14 IPC T&S	7,058	4,701	3,277
15 US GOVT	41	22	11
16 SCM	893	2,922	2,171
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	20	52	127
19 TOTAL DEPOSITS	8,887	8,812	6,840
19A TOTAL DEMAND	1,095	1,266	1,562
19B TOTAL T&S	7,792	7,546	5,278
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	147	150	165
24 TOTAL LIAB	9,034	8,962	7,005
DERIVED IPC DEPOSITS	7,933	5,816	4,531
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	75,000	75,000	75,000
27B COMMON # OUT	75,000	75,000	75,000
27 COMMON PAR	300	300	300
28 SURPLUS	500	400	350
29 UNDIV PROF AGG	204	214	222
30 TOT EQUITY CAP	1,004	914	872
31 TOT LIAB/EQ CAP	10,038	9,876	7,877

LUSK STATE BANK
(Niobrara County)

OFFICERS: Robert C. Templeton, President; Gene F. Lenz, Executive Vice President & CEO; Bradley Kaltenheuser, Vice Pres.; Blanche Ladwig, Cashier; Geneva L. Burke, Ass't Cashier.

DIRECTORS: Ira Lamb, Chairman, Gertrude Chamberlain, John DeGering, Paul Heany, Gene F. Lenz, David Lorenzen, Sara G. Percival, R. G. Pfister, Robert C. Templeton, Stanley Wasson.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,041
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,041
2 TOT SECURITIES	10,137
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	5,006
4B RES LOAN LOSSES	103
4C TRANS RISK RES	0
4D NET LOANS/LEASE	4,903
5 TRAD ACCT	0
6 BANK PREM & EQ	256
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	214
12 TOTAL ASSETS	16,551
13A TOTAL DEPOSITS	14,360
13A1 NON INT DEP LIA	2,650
13A2 INT BEAR DEP LI	11,710
14 FED FDS PURCH	650
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	186
21 LIAB INCL SUBND	15,196
DERIVED LIAB EXCL SU	15,196
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	40
25 SURPLUS	310
26 UNDIV PROF AGG	1,005
28 TOT EQUITY CAP	1,355
29 TOT LIAB/EQ CAP	16,551

LUSK STATE BANK
(Niobrara County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,953	2,643	1,625
2 US TREAS	5,977	3,484	2,686
3 OTHER US	4,801	5,404	3,258
4 SCM	898	984	1,048
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	0	75	100
7A TOTAL LOANS	5,557	5,007	4,926
7B RES LOAN LOSSES	80	70	3
7C NET LOANS	5,477	4,937	4,923
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	302	115	120
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,547	182	25
12 TOTAL ASSETS	20,967	17,836	13,797
13 IPC DEMAND	3,549	2,883	3,492
14 IPC T&S	8,821	8,138	7,286
15 US GOVT	1	1	5
16 SCM	5,573	5,329	1,217
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	100	49	47
19 TOTAL DEPOSITS	18,044	16,400	12,047
19A TOTAL DEMAND	3,678	3,028	3,825
19B TOTAL T&S	14,366	13,372	8,222
20 FED FDS PURCH	775	350	725
21 AGG LIAB BORROW	700	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	187	5	0
24 TOTAL LIAB	19,706	16,755	12,772
DERIVED IPC DEPOSITS	12,370	11,021	10,778
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	400	400	400
27B COMMON # OUT	400	400	400
27 COMMON PAR	40	40	40
28 SURPLUS	310	310	310
29 UNDIV PROF AGG	911	731	675
30 TOT EQUITY CAP	1,261	1,081	1,025
31 TOT LIAB/EQ CAP	20,967	17,836	13,797

FIRST STATE BANK OF LYMAN, LYMAN
(Uinta County)

OFFICERS: William C. Cushing, President; Judy A. Strobel, Vice Pres. & Cashier; Janeen Anson, Installment Loan Officer, Sue Fullingim, Ass't Cashier.

DIRECTORS: G. Haldane Bradshaw, Chairman; M. V. Federer, Dee Birch, Walter Urbigkit, William D. Bagley, Michael J. Coughlin, Francis Ferguson, Carl A. Larson, William G. Pickering, John A. Proffit, Abe Rosenberg.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,583
1B INT-BEAR BAL	250
DERIVED C&D/FRM INST	1,833
2 TOT SECURITIES	4,504
3 FED FUNDS SOLD	650
4A TOT LNS & LEASE	8,873
4B RES LOAN LOSSES	68
4C TRANS RISK RES	0
4D NET LOANS/LEASE	8,805
5 TRAD ACCT	0
6 BANK PREM & EQ	202
7 ORE	32
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	386
12 TOTAL ASSETS	16,412
13A TOTAL DEPOSITS	15,069
13A1 NON INT DEP LIA	3,004
13A2 INT BEAR DEP LI	12,065
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	166
21 LIAB INCL SUBND	15,235
DERIVED LIAB EXCL SU	15,235
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	600
26 UNDIV PROF AGG	377
28 TOT EQUITY CAP	1,177
29 TOT LIAB/EQ CAP	16,412

FIRST STATE BANK OF LYMAN, LYMAN
(Uinta County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,499	1,042	912
2 US TREAS	2,728	1,897	2,273
3 OTHER US	250	250	499
4 SCM	1,108	841	245
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	0	400	600
7A TOTAL LOANS	7,507	6,268	3,335
7B RES LOAN LOSSES	69	59	40
7C NET LOANS	7,438	6,209	3,295
8 DIR LEASE	15	27	39
9 BANK PREM & EQ	245	309	304
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	448	254	216
12 TOTAL ASSETS	14,731	11,229	8,383
13 IPC DEMAND	1,725	2,121	1,925
14 IPC T&S	5,269	3,777	2,313
15 US GOVT	11	12	4
16 SCM	5,639	4,054	3,202
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	170	135	189
19 TOTAL DEPOSITS	12,814	10,099	7,633
19A TOTAL DEMAND	2,711	3,663	2,690
19B TOTAL T&S	10,103	6,436	4,943
20 FED FDS PURCH	650	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	9	11
23 OTH LIAB AGG	177	212	100
24 TOTAL LIAB	13,641	10,320	7,744
DERIVED IPC DEPOSITS	6,994	5,898	4,238
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	300	150	150
29 UNDIV PROF AGG	590	559	289
30 TOT EQUITY CAP	1,090	909	639
31 TOT LIAB/EQ CAP	14,731	11,229	8,383

MEDICINE BOW STATE BANK, MEDICINE BOW
(Carbon County)

OFFICERS: William J. Kvenild, President; Paula S. Kvenild, Cashier; Gala J. Busking, Ass't. Cashier; Marsha K. Perry, Ass't. Cashier.

DIRECTORS: Burke Johnson, Chairman; William H. Cooper, Jack E. Curry, Richard T. Fisher, William J. Kvenild.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	184
1B INT-BEAR BAL	200
DERIVED C&D/FRM INST	384
2 TOT SECURITIES	1,508
3 FED FUNDS SOLD	60
4A TOT LNS & LEASE	2,181
4B RES LOAN LOSSES	8
4C TRANS RISK RES	0
4D NET LOANS/LEASE	2,173
5 TRAD ACCT	0
6 BANK PREM & EQ	65
7 ORE	18
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	204
12 TOTAL ASSETS	4,412
13A TOTAL DEPOSITS	4,100
13A1 NON INT DEP LIA	396
13A2 INT BEAR DEP LI	3,704
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	33
21 LIAB INCL SUBND	4,133
DERIVED LIAB EXCL SU	4,133
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	200
26 UNDIV PROF AGG	-121
28 TOT EQUITY CAP	279
29 TOT LIAB/EQ CAP	4,412

MEDICINE BOW STATE BANK, MEDICINE BOW
(Carbon County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	215	197	311
2 US TREAS	400	503	683
3 OTHER US	595	251	0
4 SCM	0	0	52
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	20	765	50
7A TOTAL LOANS	2,271	2,076	1,593
7B RES LOAN LOSSES	12	20	14
7C NET LOANS	2,259	2,056	1,579
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	80	81	93
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	126	110	80
12 TOTAL ASSETS	3,707	3,975	2,860
13 IPC DEMAND	374	279	332
14 IPC T&S	2,062	2,535	1,192
15 US GOVT	4	2	5
16 SCM	811	702	851
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	4	5	24
19 TOTAL DEPOSITS	3,255	3,523	2,404
19A TOTAL DEMAND	455	337	431
19B TOTAL T&S	2,800	3,186	1,973
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	35	44	37
24 TOTAL LIAB	3,290	3,567	2,441
DERIVED IPC DEPOSITS	2,436	2,814	1,524
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	17	8	19
30 TOT EQUITY CAP	417	408	419
31 TOT LIAB/EQ CAP	3,707	3,975	2,860

MOORCROFT STATE BANK, MOORCROFT
(Crook County)

OFFICERS: John J. Koller, President; Tim Kugler, V.P. & Cashier; Willis A. Hughes, V.P.

DIRECTORS: Dennis W. White, Chairman; John J. Koller, Willis A. Hughes, Alden C. Robinson, Thomas L. Whitley.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	751
1B INT-BEAR BAL	200
DERIVED C&D/FRM INST	951
2 TOT SECURITIES	2,542
3 FED FUNDS SOLD	900
4A TOT LNS & LEASE	6,270
4B RES LOAN LOSSES	61
4C TRANS RISK RES	0
4D NET LOANS/LEASE	6,209
5 TRAD ACCT	0
6 BANK PREM & EQ	176
7 ORE	253
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	224
12 TOTAL ASSETS	11,255
13A TOTAL DEPOSITS	10,343
13A1 NON INT DEP LIA	1,981
13A2 INT BEAR DEP LI	8,362
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	57
21 LIAB INCL SUBND	10,400
DERIVED LIAB EXCL SU	10,400
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	400
26 UNDIV PROF AGG	355
28 TOT EQUITY CAP	855
29 TOT LIAB/EQ CAP	11,255

MOORCROFT STATE BANK, MOORCROFT
(Crook County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	788	583	621
2 US TREAS	0	0	419
3 OTHER US	450	450	537
4 SCM	1,035	1,230	1,003
5 AGG. SECURITIES	15	15	15
6 FED FUNDS SOLD	50	600	600
7A TOTAL LOANS	6,261	5,484	5,458
7B RES LOAN LOSSES	50	50	59
7C NET LOANS	6,211	5,434	5,399
8 DIR LEASE	22	8	24
9 BANK PREM & EQ	211	244	264
10 ORE	75	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	239	262	199
12 TOTAL ASSETS	9,096	8,826	9,081
13 IPC DEMAND	1,595	1,440	1,914
14 IPC T&S	5,587	4,434	4,534
15 US GOVT	7	9	6
16 SCM	955	1,884	1,724
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	68	227	92
19 TOTAL DEPOSITS	8,212	7,994	8,270
19A TOTAL DEMAND	1,925	2,120	2,256
19B TOTAL T&S	6,287	5,874	6,014
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	62	62	95
24 TOTAL LIAB	8,274	8,056	8,365
DERIVED IPC DEPOSITS	7,182	5,874	6,448
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	100	100	100
28 SURPLUS	400	400	400
29 UNDIV PROF AGG	322	270	216
30 TOT EQUITY CAP	822	770	716
31 TOT LIAB/EQ CAP	9,096	8,826	9,081

UINTA COUNTY STATE BANK, MOUNTAIN VIEW
(Uinta County)

OFFICERS: C. J. Dykes, President; Howard D. Woody, Vice President; Melanie J. Halford, Cashier.

DIRECTORS: C. J. Dykes, Chairman; Clem G. Eyre, Kim L. Halford, Melanie J. Halford, Howard D. Woody.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	739
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	739
2 TOT SECURITIES	2,798
3 FED FUNDS SOLD	900
4A TOT LNS & LEASE	198
4B RES LOAN LOSSES	0
4C TRANS RISK RES	0
4D NET LOANS/LEASE	198
5 TRAD ACCT	0
6 BANK PREM & EQ	86
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	0
12 TOTAL ASSETS	4,721
13A TOTAL DEPOSITS	3,230
13A1 NON INT DEP LIA	2,793
13A2 INT BEAR DEP LI	437
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	0
21 LIAB INCL SUBND	0
DERIVED LIAB EXCL SU	0
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	25
25 SURPLUS	509
26 UNDIV PROF AGG	957
28 TOT EQUITY CAP	1,491
29 TOT LIAB/EQ CAP	4,721

UINTA COUNTY STATE BANK, MOUNTAIN VIEW
(Uinta County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	699	790	828
2 US TREAS	0	0	687
3 OTHER US	1,668	1,420	288
4 SCM	1,208	1,539	1,246
5 AGG. SECURITIES	16	16	16
6 FED FUNDS SOLD	300	100	750
7A TOTAL LOANS	477	797	758
7B RES LOAN LOSSES	0	0	0
7C NET LOANS	477	797	758
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	101	161	51
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	0	0	0
12 TOTAL ASSETS	4,469	4,823	4,624
13 IPC DEMAND	1,992	2,041	2,183
14 IPC T&S	480	504	523
15 US GOVT	32	0	17
16 SCM	388	645	460
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	61	130	89
19 TOTAL DEPOSITS	2,953	3,320	3,272
19A TOTAL DEMAND	2,473	2,816	2,749
19B TOTAL T&S	480	504	523
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	0	0	0
24 TOTAL LIAB	2,953	3,320	3,272
DERIVED IPC DEPOSITS	2,472	2,545	2,706
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	400	400	400
27B COMMON # OUT	400	400	400
27 COMMON PAR	25	25	25
28 SURPLUS	509	509	508
29 UNDIV PROF AGG	982	969	819
30 TOT EQUITY CAP	1,516	1,503	1,352
31 TOT LIAB/EQ CAP	4,469	4,823	4,624

FIRST STATE BANK OF NEWCASTLE, NEWCASTLE
(Weston County)

OFFICERS: Donald J. Jording, President, Leonard Nack, Sr. V.P.; Lois Johnson, V.P. & Cashier; Dale Z. Newlin, V.P.; Ralph Lyons, V.P.; Gordon R. Williams V.P.; Gene Schnose, Ass't V.P.; Shirley Harder, Ass't V.P.; Monte Weisser, Auditor.

DIRECTORS: Helen Hornby, John Sullivan, Andy Hansen, Donn J. Ross, Donald J. Jording, Mary C. Loucks, Alan Roberts, Jesse M. Taggart.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,531
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,531
2 TOT SECURITIES	21,783
3 FED FUNDS SOLD	900
4A TOT LNS & LEASE	19,141
4B RES LOAN LOSSES	161
4C TRANS RISK RES	0
4D NET LOANS/LEASE	18,980
5 TRAD ACCT	0
6 BANK PREM & EQ	373
7 ORE	79
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,072
12 TOTAL ASSETS	45,718
13A TOTAL DEPOSITS	40,371
13A1 NON INT DEP LIA	6,041
13A2 INT BEAR DEP LI	34,330
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	611
21 LIAB INCL SUBND	40,982
DERIVED LIAB EXCL SU	40,982
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	1,400
26 UNDIV PROF AGG	3,236
28 TOT EQUITY CAP	4,736
29 TOT LIAB/EQ CAP	45,718

FIRST STATE BANK OF NEWCASTLE, NEWCASTLE
(Weston County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,335	1,222	2,869
2 US TREAS	2,861	0	3,316
3 OTHER US	9,685	5,204	4,220
4 SCM	8,624	9,692	9,008
5 AGG. SECURITIES	30	30	30
6 FED FUNDS SOLD	850	6,650	4,800
7A TOTAL LOANS	18,526	16,880	15,187
7B RES LOAN LOSSES	161	177	180
7C NET LOANS	18,365	16,703	15,007
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	437	496	362
10 ORE	161	80	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	918	945	859
12 TOTAL ASSETS	44,266	41,022	40,471
13 IPC DEMAND	5,181	6,918	7,724
14 IPC T&S	28,811	24,241	22,174
15 US GOVT	52	14	61
16 SCM	5,372	4,992	5,521
17 AGG. DEPOSITS	15	35	642
18 OFFICIAL CHKS	152	198	134
19 TOTAL DEPOSITS	39,583	36,398	36,256
19A TOTAL DEMAND	7,004	7,989	10,182
19B TOTAL T&S	32,579	28,409	26,074
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	308	418
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	569	603	512
24 TOTAL LIAB	40,152	37,309	37,186
DERIVED IPC DEPOSITS	33,992	31,159	29,898
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,000	2,000	2,000
27B COMMON # OUT	2,000	2,000	2,000
27 COMMON PAR	100	100	100
28 SURPLUS	900	900	900
29 UNDIV PROF AGG	3,114	2,713	2,285
30 TOT EQUITY CAP	4,114	3,713	3,285
31 TOT LIAB/EQ CAP	44,266	41,022	40,471

FARMERS STATE BANK, PINE BLUFFS
(Laramie County)

OFFICERS: Charles C. Gross, Jr., CEO; Richard D. Stephens, President; Mildred Badgley, Cashier; Gerald A. Cooney, Vice Pres.; Wanda L. Carpenter, Ass't Cashier.

DIRECTORS: Charles C. Gross, Jr., Chairman; Loraine C. Gross, Anna Lee Gross, Mildred W. Snyder, Richard D. Stephens.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,081
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,081
2 TOT SECURITIES	2,809
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	3,294
4B RES LOAN LOSSES	20
4C TRANS RISK RES	0
4D NET LOANS/LEASE	3,274
5 TRAD ACCT	0
6 BANK PREM & EQ	84
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	0
12 TOTAL ASSETS	7,248
13A TOTAL DEPOSITS	5,895
13A1 NON INT DEP LIA	3,308
13A2 INT BEAR DEP LI	2,587
14 FED FDS PURCH	100
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	0
21 LIAB INCL SUBND	5,995
DERIVED LIAB EXCL SU	5,995
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	40
25 SURPLUS	560
26 UNDIV PROF AGG	653
28 TOT EQUITY CAP	1,253
29 TOT LIAB/EQ CAP	7,248

FARMERS STATE BANK, PINE BLUFFS
(Laramie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,271	1,256	941
2 US TREAS	1,746	1,447	1,748
3 OTHER US	0	0	0
4 SCM	962	906	317
5 AGG. SECURITIES	18	18	18
6 FED FUNDS SOLD	380	200	600
7A TOTAL LOANS	3,834	3,317	2,910
7B RES LOAN LOSSES	21	20	20
7C NET LOANS	3,813	3,297	2,890
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	91	63	71
10 ORE	0	9	9
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	0	0	0
12 TOTAL ASSETS	8,281	7,196	6,594
13 IPC DEMAND	3,353	3,570	3,236
14 IPC T&S	3,063	2,226	1,983
15 US GOVT	50	13	7
16 SCM	465	348	423
17 AGG. DEPOSITS	260	0	0
18 OFFICIAL CHKS	0	0	0
19 TOTAL DEPOSITS	7,191	6,157	5,649
19A TOTAL DEMAND	3,524	3,690	3,429
19B TOTAL T&S	3,667	2,467	2,220
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	0	14	0
24 TOTAL LIAB	7,191	6,171	5,649
DERIVED IPC DEPOSITS	6,416	5,796	5,219
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	400	400	400
27B COMMON # OUT	400	400	400
27 COMMON PAR	40	40	40
28 SURPLUS	560	560	560
29 UNDIV PROF AGG	490	425	345
30 TOT EQUITY CAP	1,090	1,025	945
31 TOT LIAB/EQ CAP	8,281	7,196	6,594

RANCHESTER STATE BANK, RANCHESTER
(Sheridan County)

OFFICERS: F. Don Steadman, President; J. Keith Roach, Cashier; Jeff Brown, Ass't Vice Pres.; Pamela C. Christensen, Ass't Cashier.

DIRECTORS: D. L. Jeffers, R. S. Kennedy, R. G. Miller, R. L. Mulholland, F. D. Steadman.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	577
1B INT-BEAR BAL	1,100
DERIVED C&D/FRM INST	1,677
2 TOT SECURITIES	3,991
3 FED FUNDS SOLD	150
4A TOT LNS & LEASE	3,849
4B RES LOAN LOSSES	69
4C TRANS RISK RES	0
4D NET LOANS/LEASE	3,780
5 TRAD ACCT	0
6 BANK PREM & EQ	487
7 ORE	94
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	75
11 OTHER ASSETS	357
12 TOTAL ASSETS	10,611
13A TOTAL DEPOSITS	9,532
13A1 NON INT DEP LIA	1,387
13A2 INT BEAR DEP LI	8,145
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	200
20 OTH LIAB	117
21 LIAB INCL SUBND	9,849
DERIVED LIAB EXCL SU	9,649
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	450
26 UNDIV PROF AGG	112
28 TOT EQUITY CAP	762
29 TOT LIAB/EQ CAP	10,611

RANCHESTER STATE BANK, RANCHESTER
(Sheridan County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,477	1,849	1,633
2 US TREAS	2,818	1,720	699
3 OTHER US	300	301	858
4 SCM	257	432	452
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	725	0	275
7A TOTAL LOANS	4,305	5,491	4,770
7B RES LOAN LOSSES	52	33	48
7C NET LOANS	4,253	5,458	4,722
8 DIR LEASE	0	5	10
9 BANK PREM & EQ	510	491	483
10 ORE	28	45	53
11A INTANGIBLE ASST	90	0	0
11B AGG OTH ASSETS	260	452	585
12 TOTAL ASSETS	10,718	10,753	9,770
13 IPC DEMAND	1,175	1,426	1,626
14 IPC T&S	5,147	4,723	4,933
15 US GOVT	9	11	5
16 SCM	3,248	2,454	1,948
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	64	52	54
19 TOTAL DEPOSITS	9,643	8,666	8,566
19A TOTAL DEMAND	1,412	1,669	1,829
19B TOTAL T&S	8,231	6,997	6,737
20 FED FDS PURCH	0	850	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	89	126	173
24 TOTAL LIAB	9,732	9,642	8,739
DERIVED IPC DEPOSITS	6,322	6,149	6,559
25 SUB NOTES & DEB	200	200	200
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,000	2,000	2,000
27B COMMON # OUT	2,000	2,000	2,000
27 COMMON PAR	200	200	200
28 SURPLUS	450	450	425
29 UNDIV PROF AGG	136	261	206
30 TOT EQUITY CAP	786	911	831
31 TOT LIAB/EQ CAP	10,718	10,753	9,770

BANK OF COMMERCE, RAWLINS
(Carbon County)

OFFICERS: Sherrod W. France, President; A. Jay Hunsaker, Sr. V.P. & Cashier; Charlotte A. Smith, V.P.; Ruby L. Ogden, Ass't V.P.

DIRECTORS: John W. France, Archie P. Kirsch, Leonard A. Page, Alex Semryck, Sherrod W. France.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	763
1B INT-BEAR BAL	102
DERIVED C&D/FRM INST	865
2 TOT SECURITIES	5,195
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	5,670
4B RES LOAN LOSSES	88
4C TRANS RISK RES	0
4D NET LOANS/LEASE	5,582
5 TRAD ACCT	0
6 BANK PREM & EQ	1,001
7 ORE	167
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	248
12 TOTAL ASSETS	13,058
13A TOTAL DEPOSITS	11,153
13A1 NON INT DEP LIA	2,575
13A2 INT BEAR DEP LI	8,578
14 FED FDS PURCH	150
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	204
21 LIAB INCL SUBND	11,507
DERIVED LIAB EXCL SU	11,507
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	1,000
26 UNDIV PROF AGG	451
28 TOT EQUITY CAP	1,551
29 TOT LIAB/EQ CAP	13,058

BANK OF COMMERCE, RAWLINS
(Carbon County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	718	476	475
2 US TREAS	1,980	3,289	2,877
3 OTHER US	100	850	1,102
4 SCM	0	0	0
5 AGG. SECURITIES	18	18	18
6 FED FUNDS SOLD	0	1,300	350
7A TOTAL LOANS	7,364	7,558	6,554
7B RES LOAN LOSSES	150	94	64
7C NET LOANS	7,214	7,464	6,490
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	289	124	50
10 ORE	114	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	370	321	252
12 TOTAL ASSETS	10,803	13,842	11,614
13 IPC DEMAND	1,045	1,230	1,624
14 IPC T&S	5,905	6,052	4,411
15 US GOVT	8	16	3
16 SCM	2,489	5,221	4,233
17 AGG. DEPOSITS	4	1	0
18 OFFICIAL CHKS	63	82	139
19 TOTAL DEPOSITS	9,514	12,602	10,410
19A TOTAL DEMAND	2,762	2,232	3,789
19B TOTAL T&S	6,752	10,370	6,621
20 FED FDS PURCH	200	55	82
21 AGG LIAB BORROW	99	0	52
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	152	168	126
24 TOTAL LIAB	9,965	12,825	10,670
DERIVED IPC DEPOSITS	6,950	7,282	6,035
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	1,000	1,000	1,000
27B COMMON # OUT	1,000	1,000	1,000
27 COMMON PAR	100	100	100
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	238	417	344
30 TOT EQUITY CAP	838	1,017	944
31 TOT LIAB/EQ CAP	10,803	13,842	11,614

RIVERTON STATE BANK, RIVERTON
(Fremont County)

OFFICERS: Alvin L. Olson, President; Dennis Heckart, Exec. Vice Pres.; Del DuRyea, Sr. Vice Pres.; Kent Shurtleff, Vice Pres.; Sandra K. Zentz, Vice Pres.

DIRECTORS: Earl E. Coleman, Chairman; Alvin L. Olson, Perc E. Yarborough, Mel Fausset, Edward Birckhead.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,761
1B INT-BEAR BAL	300
DERIVED C&D/FRM INST	2,061
2 TOT SECURITIES	6,372
3 FED FUNDS SOLD	100
4A TOT LNS & LEASE	14,227
4B RES LOAN LOSSES	110
4C TRANS RISK RES	14,117
4D NET LOANS/LEASE	14,117
5 TRAD ACCT	0
6 BANK PREM & EQ	678
7 ORE	193
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	678
12 TOTAL ASSETS	24,199
13A TOTAL DEPOSITS	22,432
13A1 NON INT DEP LIA	4,032
13A2 INT BEAR DEP LI	18,400
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	8
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	223
21 LIAB INCL SUBND	22,663
DERIVED LIAB EXCL SU	22,663
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	400
25 SURPLUS	600
26 UNDIV PROF AGG	536
28 TOT EQUITY CAP	1,536
29 TOT LIAB/EQ CAP	24,199

RIVERTON STATE BANK, RIVERTON
(Fremont County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,378	1,885	1,334
2 US TREAS	509	200	200
3 OTHER US	2,051	0	0
4 SCM	0	1,936	1,960
5 AGG. SECURITIES	330	27	27
6 FED FUNDS SOLD	500	920	1,100
7A TOTAL LOANS	14,149	13,003	11,064
7B RES LOAN LOSSES	110	102	100
7C NET LOANS	14,039	12,901	10,964
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	739	578	611
10 ORE	44	160	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	561	694	547
12 TOTAL ASSETS	20,151	19,301	16,743
13 IPC DEMAND	3,102	3,206	3,412
14 IPC T&S	12,162	11,881	10,135
15 US GOVT	11	9	4
16 SCM	3,016	2,339	1,469
17 AGG. DEPOSITS	0	11	0
18 OFFICIAL CHKS	26	60	37
19 TOTAL DEPOSITS	18,317	17,506	15,057
19A TOTAL DEMAND	4,134	3,626	3,709
19B TOTAL T&S	14,183	13,880	11,348
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	25	40	62
23 OTH LIAB AGG	257	221	199
24 TOTAL LIAB	18,599	17,767	15,318
DERIVED IPC DEPOSITS	15,264	15,087	13,547
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	8,000	8,000	8,000
27B COMMON # OUT	8,000	8,000	8,000
27 COMMON PAR	400	400	400
28 SURPLUS	600	500	500
29 UNDIV PROF AGG	552	634	525
30 TOT EQUITY CAP	1,552	1,534	1,425
31 TOT LIAB/EQ CAP	20,151	19,301	16,743

FIRST SECURITY BANK OF ROCK SPRINGS, ROCK SPRINGS
(Sweetwater County)

OFFICERS: Roger A. Weidner, President; Spencer F. Eccles, Vice Pres.; Kim Rosenquist, Vice Pres.; George Stahla, Vice Pres.; Paul Rheaume, Vice Pres.; Holly Michaelis, AVP & Cashier; Katherine Pryich, AVP; Rosemary Maldonado, Ass't Cashier; Carol Lamb, Ass't Cashier; Donavan Christian, AVP; John Allan, AVP; Walter N. Cole, Mortgage Loan Officer.

DIRECTORS: Robert T. Heiner, Chairman, W. R. Dickson, A. M. Hafey, W. L. Houghton, James H. Magagna, Charles E. Richardson, Roger A. Weidner, C. Keith West.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,876
1B INT-BEAR BAL	1,500
DERIVED C&D/FRM INST	4,376
2 TOT SECURITIES	16,004
3 FED FUNDS SOLD	7,000
4A TOT LNS & LEASE	26,399
4B RES LOAN LOSSES	350
4C TRANS RISK RES	0
4D NET LOANS/LEASE	26,049
5 TRAD ACCT	0
6 BANK PREM & EQ	369
7 ORE	365
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,115
12 TOTAL ASSETS	55,278
13A TOTAL DEPOSITS	47,216
13A1 NON INT DEP LIA	9,721
13A2 INT BEAR DEP LI	37,495
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	1,493
21 LIAB INCL SUBND	48,709
DERIVED LIAB EXCL SU	48,709
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	125
25 SURPLUS	2,875
26 UNDIV PROF AGG	3,569
28 TOT EQUITY CAP	6,569
29 TOT LIAB/EQ CAP	55,278

FIRST SECURITY BANK OF ROCK SPRINGS, ROCK SPRINGS
(Sweetwater County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	6,227	6,853	4,995
2 US TREAS	4,960	5,585	5,806
3 OTHER US	1,200	1,450	1,350
4 SCM	3,538	3,920	4,188
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	6,000	3,500	0
7A TOTAL LOANS	26,227	28,988	24,839
7B RES LOAN LOSSES	300	325	236
7C NET LOANS	25,927	28,663	24,603
8 DIR LEASE	147	225	305
9 BANK PREM & EQ	425	469	513
10 ORE	490	32	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	844	1,055	883
12 TOTAL ASSETS	49,758	51,752	42,643
13 IPC DEMAND	6,101	7,023	8,727
14 IPC T&S	30,084	26,664	23,534
15 US GOVT	325	64	87
16 SCM	5,336	9,245	4,063
17 AGG. DEPOSITS	5	1,634	5
18 OFFICIAL CHKS	889	435	537
19 TOTAL DEPOSITS	42,740	45,065	36,953
19A TOTAL DEMAND	9,773	14,655	10,501
19B TOTAL T&S	32,967	30,410	26,452
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1,079	1,348	1,215
24 TOTAL LIAB	43,819	46,413	38,168
DERIVED IPC DEPOSITS	36,185	33,687	32,261
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	12,500	12,500	12,500
27B COMMON # OUT	12,500	12,500	12,500
27 COMMON PAR	125	125	125
28 SURPLUS	2,875	2,725	2,725
29 UNDIV PROF AGG	2,939	2,489	1,625
30 TOT EQUITY CAP	5,939	5,339	4,475
31 TOT LIAB/EQ CAP	49,758	51,752	42,643

NORTH SIDE STATE BANK, ROCK SPRINGS
(Sweetwater County)

OFFICERS: Christian Bunning, President; John Lucas, Jr.; E.V.P. & Cashier; Elizabeth Bartek, Ass't Cashier; William G. Fabian, Ass't Cashier.

DIRECTORS: Rudolph Anselmi, John F. Arambel, Christian Bunning, Emil Joe Bertagnolli, John Lucas, Jr.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	2,016
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,016
2 TOT SECURITIES	28,239
3 FED FUNDS SOLD	8,300
4A TOT LNS & LEASE	16,526
4B RES LOAN LOSSES	177
4C TRANS RISK RES	0
4D NET LOANS/LEASE	16,349
5 TRAD ACCT	0
6 BANK PREM & EQ	164
7 ORE	83
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	886
12 TOTAL ASSETS	56,037
13A TOTAL DEPOSITS	47,975
13A1 NON INT DEP LIA	7,908
13A2 INT BEAR DEP LI	40,067
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	734
21 LIAB INCL SUBND	48,709
DERIVED LIAB EXCL SU	48,709
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	100
25 SURPLUS	3,000
26 UNDIV PROF AGG	4,228
28 TOT EQUITY CAP	7,328
29 TOT LIAB/EQ CAP	56,037

NORTH SIDE STATE BANK, ROCK SPRINGS
(Sweetwater County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,307	2,297	3,798
2 US TREAS	25,870	24,253	21,289
3 OTHER US	0	0	297
4 SCM	573	867	997
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	7,100	6,700	6,100
7A TOTAL LOANS	16,123	15,799	14,906
7B RES LOAN LOSSES	177	176	175
7C NET LOANS	15,946	15,623	14,731
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	187	190	211
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	847	889	735
12 TOTAL ASSETS	52,830	50,819	48,158
13 IPC DEMAND	5,817	7,246	8,406
14 IPC T&S	36,749	33,486	31,020
15 US GOVT	7	5	4
16 SCM	2,593	3,192	2,789
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	322	296	382
19 TOTAL DEPOSITS	45,488	44,225	42,601
19A TOTAL DEMAND	8,277	10,346	11,100
19B TOTAL T&S	37,211	33,879	31,501
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	687	719	705
24 TOTAL LIAB	46,175	44,944	43,306
DERIVED IPC DEPOSITS	42,566	40,732	39,426
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	1,000	1,000	1,000
27B COMMON # OUT	1,000	1,000	1,000
27 COMMON PAR	100	100	100
28 SURPLUS	3,000	3,000	3,000
29 UNDIV PROF AGG	3,555	2,775	1,752
30 TOT EQUITY CAP	6,655	5,875	4,852
31 TOT LIAB/EQ CAP	52,830	50,819	48,158

SARATOGA STATE BANK, SARATOGA
(Carbon County)

OFFICERS: Donald L. May, E.V.P. & C.E.O.; Norman L. Reinecker, Cashier; A. M. Smith. V.P.

DIRECTORS: Charles W. McIlvaine, Chairman, George W. McIlvaine, Vice-Chairman; J. J. Sintek, D. B. Chastain, William R. Saulcy.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,070
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,070
2 TOT SECURITIES	4,096
3 FED FUNDS SOLD	835
4A TOT LNS & LEASE	13,876
4B RES LOAN LOSSES	142
4C TRANS RISK RES	0
4D NET LOANS/LEASE	13,734
5 TRAD ACCT	0
6 BANK PREM & EQ	496
7 ORE	1,010
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	499
12 TOTAL ASSETS	21,740
13A TOTAL DEPOSITS	20,225
13A1 NON INT DEP LIA	3,359
13A2 INT BEAR DEP LI	16,866
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	150
20 OTH LIAB	227
21 LIAB INCL SUBND	20,602
DERIVED LIAB EXCL SU	20,452
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	500
25 SURPLUS	500
26 UNDIV PROF AGG	138
28 TOT EQUITY CAP	1,138
29 TOT LIAB/EQ CAP	21,740

SARATOGA STATE BANK, SARATOGA
(Carbon County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	800	1,230	1,890
2 US TREAS	1,574	5	5
3 OTHER US	1,976	4,013	2,251
4 SCM	1,540	1,814	2,396
5 AGG. SECURITIES	30	30	30
6 FED FUNDS SOLD	1,200	1,000	1,100
7A TOTAL LOANS	14,471	14,018	13,254
7B RES LOAN LOSSES	140	140	151
7C NET LOANS	14,331	13,878	13,103
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	548	595	614
10 ORE	620	381	81
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	618	614	610
12 TOTAL ASSETS	23,237	23,560	22,080
13 IPC DEMAND	3,862	2,980	3,942
14 IPC T&S	14,744	13,916	10,715
15 US GOVT	0	7	3
16 SCM	2,212	4,309	4,824
17 AGG. DEPOSITS	0	0	200
18 OFFICIAL CHKS	282	161	249
19 TOTAL DEPOSITS	21,100	21,373	19,933
19A TOTAL DEMAND	4,152	3,899	4,512
19B TOTAL T&S	16,948	17,474	15,421
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	213	328	369
24 TOTAL LIAB	21,313	21,701	20,303
DERIVED IPC DEPOSITS	18,606	16,896	14,657
25 SUB NOTES & DEB	150	150	150
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	25,000	25,000	25,000
27B COMMON # OUT	25,000	25,000	25,000
27 COMMON PAR	500	500	500
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	774	709	628
30 TOT EQUITY CAP	1,774	1,709	1,628
31 TOT LIAB/EQ CAP	23,237	23,560	22,080

FIRST INTERSTATE BANK OF SHERIDAN, SHERIDAN
(Sheridan County)

OFFICERS: William H. Ruegamer, President; James M. Taylor, V.P. & Cashier; James E. Dowling, V.P.; John J. Dregoiw, V.P.; Ed Garding, V.P.; Mark S. Kinner, V.P.; Dwayne Thorpe, V.P.; Rose Marie Madia, Ass't V.P.; Mabelle Ruff, Ass't V.P.; Larry D. Cooper, Ass't V.P.; Thomas Brantz, Personal Banking Officer; Mary Lee Corley, Ass't Cashier; Joyce Schmidt, Ass't Cashier; Jack M. Pelissier, Ass't to Pres.; Robert J. Wyatt, V.P. & Trust Officer.

DIRECTORS: Homer Scott, Jr., Chairman; Robert L. Ferril, Vice Chairman; William H. Ruegamer, Henry A. Burgess, Robert J. Deurloo, Arthur G. Felker, Richard Hammer, Dorothy C. King, R. R. Loss, Sam H. Mavrakis, Boyd W. Rader, Jr., Dan S. Scott, Homer Scott, Sr., Joe H. Watt.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	6,931
1B INT-BEAR BAL	200
DERIVED C&D/FRM INST	7,131
2 TOT SECURITIES	25,773
3 FED FUNDS SOLD	5,200
4A TOT LNS & LEASE	69,933
4B RES LOAN LOSSES	554
4C TRANS RISK RES	0
4D NET LOANS/LEASE	69,379
5 TRAD ACCT	0
6 BANK PREM & EQ	1,739
7 ORE	126
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	2,400
12 TOTAL ASSETS	111,748
13A TOTAL DEPOSITS	99,128
13A1 NON INT DEP LIA	13,620
13A2 INT BEAR DEP LI	85,508
14 FED FDS PURCH	625
15 US NOTES	1,137
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	2,545
21 LIAB INCL SUBND	103,435
DERIVED LIAB EXCL SU	103,435
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	2,000
25 SURPLUS	3,000
26 UNDIV PROF AGG	3,313
28 TOT EQUITY CAP	8,313
29 TOT LIAB/EQ CAP	111,748

FIRST INTERSTATE BANK OF SHERIDAN, SHERIDAN
(Sheridan County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	5,994	4,473	4,493
2 US TREAS	17,835	8,165	5,181
3 OTHER US	1,505	1,505	5
4 SCM	13,322	16,477	14,146
DERIVED AGG. SECURIT	0	188	0
5 OTHER BONDS	0	188	0
6 CORPORATE STOCK	0	0	0
7 TRAD ACCT	0	0	0
8 FED FUNDS SOLD	5,160	6,200	9,950
9A TOTAL LOANS	56,621	48,415	47,830
9B RES LOAN LOSSES	622	566	517
9C NET LOANS	55,999	47,849	47,313
10 DIR LEASE	526	644	21
11 BANK PREM & EQ	2,075	1,952	1,703
12 ORE	9	9	9
15B OTHER ASSETS	2,291	1,998	1,745
16 TOTAL ASSETS	104,716	89,460	84,566
17 IPC DEMAND	10,065	13,239	17,042
18 IPC T&S	75,960	59,615	50,822
19 US GOVT	1,178	802	179
20 SCM	6,091	5,056	5,909
22 DUE TO BANKS	80	496	81
23 OFFICIAL CHKS	1,146	366	1,160
24A TOTAL DEPOSITS	94,520	79,574	75,193
24A1 TOTAL DEMAND	16,718	16,930	19,685
24A2 TOTAL T&S	77,802	62,644	55,508
25 FED FDS PURCH	531	776	0
DERIVED AGG LIAB BOR	0	0	0
26A US NOTES	0	0	0
26B OTHER BORROW	0	0	0
27 MTGE PAYABLE	0	0	0
DERIVED OTH LIAB AGG	1,486	1,134	1,468
28 ACCEPT OUT	0	0	0
29 OTH LIAB	1,486	1,134	1,468
30 TOTAL LIAB	96,537	81,484	76,661
31 SUB NOTES & DEB	0	0	0
32A PFD # OUT	0	0	0
32 PREFERRED PAR	0	0	0
33A COMMON AUTH	40,000	40,000	40,000
33B COMMON # OUT	40,000	40,000	40,000
33 COMMON PAR	2,000	2,000	2,000
34 SURPLUS	2,000	2,000	2,000
DERIVED UNDIV PROF A	4,179	3,976	3,905
35 UNDVD PROFITS	1,679	1,476	1,405
36 RES CONTIN	2,500	2,500	2,500
37 TOT EQUITY CAP	8,179	7,976	7,905
38 TOT LIAB/EQ CAP	104,716	89,460	84,566

FIRST INTERSTATE BANK OF SUGARLAND, SHERIDAN
(Sheridan County)

OFFICERS: Roman Skatula, President; Nancy Schaffer, Cashier; Thomas B. Mulholland, V.P.

DIRECTORS: Homer Scott, Jr., William B. Ebzery, Phil Frey, Robert L. Ferril, Roger P. Killworth, E. E. Lonabaugh, T. C. Neighbors, J. E. Pelissier, William H. Ruegamer, Roman Skatula.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	901
1B INT-BEAR BAL	300
DERIVED C&D/FRM INST	1,201
2 TOT SECURITIES	3,904
3 FED FUNDS SOLD	1,960
4A TOT LNS & LEASE	8,268
4B RES LOAN LOSSES	123
4C TRANS RISK RES	0
4D NET LOANS/LEASE	8,145
5 TRAD ACCT	0
6 BANK PREM & EQ	674
7 ORE	111
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	346
12 TOTAL ASSETS	16,341
13A TOTAL DEPOSITS	15,158
13A1 NON INT DEP LIA	1,289
13A2 INT BEAR DEP LI	13,869
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	136
21 LIAB INCL SUBND	15,294
DERIVED LIAB EXCL SU	15,294
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	250
25 SURPLUS	650
26 UNDIV PROF AGG	147
28 TOT EQUITY CAP	1,047
29 TOT LIAB/EQ CAP	16,341

FIRST INTERSTATE BANK OF SUGARLAND, SHERIDAN
(Sheridan County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	604	453	566
2 US TREAS	1,883	987	1,460
3 OTHER US	404	200	400
4 SCM	1,088	1,099	608
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	870	3,370	2,710
7A TOTAL LOANS	6,999	5,670	6,022
7B RES LOAN LOSSES	62	42	48
7C NET LOANS	6,937	5,628	5,974
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	680	138	156
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	299	252	274
12 TOTAL ASSETS	12,765	12,127	12,148
13 IPC DEMAND	1,296	935	1,877
14 IPC T&S	8,954	8,025	6,390
15 US GOVT	43	59	62
16 SCM	1,166	1,857	2,611
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	53	81	55
19 TOTAL DEPOSITS	11,512	10,957	10,995
19A TOTAL DEMAND	1,424	1,594	2,452
19B TOTAL T&S	10,088	9,363	8,543
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	141	169	216
24 TOTAL LIAB	11,653	11,126	11,211
DERIVED IPC DEPOSITS	10,250	8,960	8,267
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	25,000	25,000	25,000
27B COMMON # OUT	25,000	25,000	25,000
27 COMMON PAR	250	250	250
28 SURPLUS	650	300	300
29 UNDIV PROF AGG	212	451	387
30 TOT EQUITY CAP	1,112	1,001	937
31 TOT LIAB/EQ CAP	12,765	12,127	12,148

FIRST STATE BANK AT SHOSHONI, SHOSHONI
(Fremont County)

OFFICERS: Robert I. Adams, President; John Bury, Jr., Vice President; Anne Maxymczak, Cashier.

DIRECTORS: Paul L. Howes, Acting Chairman; Robert I. Adams, Thomas L. Sanford, Gordon L. Maxson, Charles B. Metz, John W. Adamson.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	304
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	304
2 TOT SECURITIES	3,287
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	3,252
4B RES LOAN LOSSES	8
4C TRANS RISK RES	0
4D NET LOANS/LEASE	3,244
5 TRAD ACCT	0
6 BANK PREM & EQ	282
7 ORE	150
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	154
12 TOTAL ASSETS	7,421
13A TOTAL DEPOSITS	6,486
13A1 NON INT DEP LIA	517
13A2 INT BEAR DEP LI	5,969
14 FED FDS PURCH	330
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	73
21 LIAB INCL SUBND	6,889
DERIVED LIAB EXCL SU	6,889
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	250
26 UNDIV PROF AGG	82
28 TOT EQUITY CAP	532
29 TOT LIAB/EQ CAP	7,421

FIRST STATE BANK AT SHOSHONI, SHOSHONI
(Fremont County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	172	253	354
2 US TREAS	0	0	0
3 OTHER US	1,835	1,787	1,664
4 SCM	0	0	0
5 AGG. SECURITIES	14	14	512
6 FED FUNDS SOLD	290	220	0
7A TOTAL LOANS	3,058	3,123	2,733
7B RES LOAN LOSSES	19	15	2
7C NET LOANS	3,039	3,108	2,731
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	293	309	146
10 ORE	136	83	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	97	128	164
12 TOTAL ASSETS	5,876	5,902	5,571
13 IPC DEMAND	594	568	616
14 IPC T&S	1,825	2,210	1,991
15 US GOVT	0	0	0
16 SCM	2,846	2,498	2,276
17 AGG. DEPOSITS	23	16	0
18 OFFICIAL CHKS	22	39	46
19 TOTAL DEPOSITS	5,310	5,331	4,929
19A TOTAL DEMAND	655	656	728
19B TOTAL T&S	4,655	4,675	4,201
20 FED FDS PURCH	0	0	60
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	42	64	103
24 TOTAL LIAB	5,353	5,395	5,092
DERIVED IPC DEPOSITS	2,419	2,778	2,607
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	250	250	250
29 UNDIV PROF AGG	74	57	29
30 TOT EQUITY CAP	524	507	479
31 TOT LIAB/EQ CAP	5,876	5,902	5,571

SUNDANCE STATE BANK
(Crook County)

OFFICERS: Frank W. Blakeman, President; James R. Durfee, Executive Vice Pres.; Evelyn Ebzery, Vice Pres.; Betty J. Durfee, Vice Pres.; James L. Viergets, Vice Pres.; Arlene Tenke, Cashier; Norma Peterson, Ass't Cashier; Lila Dudrey, Ass't Cashier.

DIRECTORS: Harry Ilsley, Chairman, John Ilsley, Frank W. Blakeman, James R. Durfee, Betty J. Durfee.

CALL DATE:	**12/31/84**
1A NONINT BEAR BAL	3,227
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	3,227
2 TOT SECURITIES	15,402
3 FED FUNDS SOLD	1,000
4A TOT LNS & LEASE	20,885
4B RES LOAN LOSSES	332
4C TRANS RISK RES	0
4D NET LOANS/LEASE	20,553
5 TRAD ACCT	0
6 BANK PREM & EQ	798
7 ORE	549
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	788
12 TOTAL ASSETS	42,317
13A TOTAL DEPOSITS	36,995
13A1 NON INT DEP LIA	5,358
13A2 INT BEAR DEP LI	31,637
14 FED FDS PURCH	0
15 US NOTES	279
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	566
21 LIAB INCL SUBND	37,840
DERIVED LIAB EXCL SU	37,840
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	50
25 SURPLUS	1,950
26 UNDIV PROF AGG	2,477
28 TOT EQUITY CAP	4,477
29 TOT LIAB/EQ CAP	42,317

SUNDANCE STATE BANK
(Crook County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,133	1,547	2,678
2 US TREAS	3,007	2,300	1,100
3 OTHER US	3,686	5,058	7,252
4 SCM	4,214	4,772	4,802
5 AGG. SECURITIES	60	60	60
6 FED FUNDS SOLD	2,000	0	200
7A TOTAL LOANS	21,049	19,871	15,257
7B RES LOAN LOSSES	332	332	332
7C NET LOANS	20,717	19,539	14,925
8 DIR LEASE	33	28	50
9 BANK PREM & EQ	860	803	826
10 ORE	579	200	252
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	665	890	821
12 TOTAL ASSETS	37,954	35,197	32,966
13 IPC DEMAND	5,818	7,092	7,052
14 IPC T&S	19,859	18,234	17,329
15 US GOVT	19	2	169
16 SCM	6,969	3,504	3,481
17 AGG. DEPOSITS	57	81	43
18 OFFICIAL CHKS	146	406	227
19 TOTAL DEPOSITS	32,868	29,319	28,301
19A TOTAL DEMAND	6,190	8,053	8,293
19B TOTAL T&S	26,678	21,266	20,008
20 FED FDS PURCH	0	900	0
21 AGG LIAB BORROW	225	140	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	553	631	713
24 TOTAL LIAB	33,646	30,990	29,014
DERIVED IPC DEPOSITS	25,677	25,326	24,381
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	500	500	500
27B COMMON # OUT	500	500	500
27 COMMON PAR	50	50	50
28 SURPLUS	1,950	1,950	1,950
29 UNDIV PROF AGG	2,308	2,207	1,952
30 TOT EQUITY CAP	4,308	4,207	3,952
31 TOT LIAB/EQ CAP	37,954	35,197	32,966

FIRST STATE BANK OF THERMOPOLIS, THERMOPOLIS
(Hot Springs County)

OFFICERS: Donald L. Jackson, President; E. Dan Stansill, Sr. Vice Pres.; Roberta K. Jackson, Vice Pres.; Laura E. Pryde, Vice Pres. & Cashier; H. Todd Willson, Loan Officer.

DIRECTORS: Willard V. Wilson, Chairman, A. E. Hoffman, Vice Chairman; Floyd L. Boelens, Donald L. Jackson, Frank T. Manning, Frank Rhodes, Howard T. Willson, James D. Kirsch.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,039
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,039
2 TOT SECURITIES	6,831
3 FED FUNDS SOLD	3,050
4A TOT LNS & LEASE	12,966
4B RES LOAN LOSSES	99
4C TRANS RISK RES	0
4D NET LOANS/LEASE	12,867
5 TRAD ACCT	0
6 BANK PREM & EQ	957
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	701
12 TOTAL ASSETS	25,445
13A TOTAL DEPOSITS	22,835
13A1 NON INT DEP LIA	2,244
13A2 INT BEAR DEP LI	20,591
14 FED FDS PURCH	210
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	25
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	525
21 LIAB INCL SUBND	23,595
DERIVED LIAB EXCL SU	23,595
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	457
25 SURPLUS	993
26 UNDIV PROF AGG	400
28 TOT EQUITY CAP	1,850
29 TOT LIAB/EQ CAP	25,445

FIRST STATE BANK OF THERMOPOLIS, THERMOPOLIS
(Hot Springs County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	739	2,011	2,254
2 US TREAS	3,815	600	880
3 OTHER US	3,764	5,120	4,701
4 SCM	716	611	679
5 AGG. SECURITIES	16	17	122
6 FED FUNDS SOLD	465	470	1,340
7A TOTAL LOANS	11,449	10,071	6,692
7B RES LOAN LOSSES	53	39	32
7C NET LOANS	11,396	10,032	6,660
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	907	918	374
10 ORE	138	1	47
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	525	430	414
12 TOTAL ASSETS	22,481	20,210	17,471
13 IPC DEMAND	1,909	2,206	3,664
14 IPC T&S	13,292	11,329	8,435
15 US GOVT	21	41	34
16 SCM	4,613	3,993	2,297
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	69	497	119
19 TOTAL DEPOSITS	19,904	18,066	14,549
19A TOTAL DEMAND	2,013	3,424	4,068
19B TOTAL T&S	17,891	14,642	10,481
20 FED FDS PURCH	300	56	1,693
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	35	0	0
23 OTH LIAB AGG	417	279	280
24 TOTAL LIAB	20,656	18,401	16,522
DERIVED IPC DEPOSITS	15,201	13,535	12,099
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	18,260	18,260	10,000
27B COMMON # OUT	18,260	18,260	10,000
27 COMMON PAR	457	457	250
28 SURPLUS	993	993	350
29 UNDIV PROF AGG	375	359	349
30 TOT EQUITY CAP	1,825	1,809	949
31 TOT LIAB/EQ CAP	22,481	20,210	17,471

UNION STATE BANK, UPTON

(Weston County)

OFFICERS: William V. Ackerman, President; John E. Ackerman, Vice Pres.; Donald L. Hampton, Vice Pres.; Mary Jean Whisler, Cashier.

DIRECTORS: Alice R. Ackerman, John E. Ackerman, William V. Ackerman, Lawrence Materi, James Donald Thorson.

CALL DATE:	**12/31/84**
1A NONINT BEAR BAL	2,177
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	2,177
2 TOT SECURITIES	3,192
3 FED FUNDS SOLD	2,700
4A TOT LNS & LEASE	12,059
4B RES LOAN LOSSES	179
4C TRANS RISK RES	0
4D NET LOANS/LEASE	11,880
5 TRAD ACCT	0
6 BANK PREM & EQ	279
7 ORE	479
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	220
12 TOTAL ASSETS	20,927
13A TOTAL DEPOSITS	18,883
13A1 NON INT DEP LIA	3,840
13A2 INT BEAR DEP LI	15,043
14 FED FDS PURCH	0
15 US NOTES	150
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	99
21 LIAB INCL SUBND	19,132
DERIVED LIAB EXCL SU	19,132
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	25
25 SURPLUS	725
26 UNDIV PROF AGG	1,045
28 TOT EQUITY CAP	1,795
29 TOT LIAB/EQ CAP	20,927

UNION STATE BANK, UPTON
(Weston County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,926	1,938	1,611
2 US TREAS	700	699	699
3 OTHER US	0	0	0
4 SCM	1,744	1,473	1,546
5 AGG. SECURITIES	23	23	23
6 FED FUNDS SOLD	1,300	900	2,600
7A TOTAL LOANS	13,791	13,236	12,355
7B RES LOAN LOSSES	129	84	91
7C NET LOANS	13,662	13,152	12,264
8 DIR LEASE	304	389	405
9 BANK PREM & EQ	296	233	243
10 ORE	281	101	53
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	261	0	0
12 TOTAL ASSETS	20,497	18,908	19,444
13 IPC DEMAND	3,821	3,790	4,481
14 IPC T&S	13,531	12,580	12,295
15 US GOVT	11	9	36
16 SCM	828	581	662
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	110	118	123
19 TOTAL DEPOSITS	18,301	17,078	17,597
19A TOTAL DEMAND	4,340	4,068	4,897
19B TOTAL T&S	13,961	13,010	12,700
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	55	94	241
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	133	0	0
24 TOTAL LIAB	18,489	17,172	17,838
DERIVED IPC DEPOSITS	17,352	16,370	16,776
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	250	250	250
27B COMMON # OUT	250	250	250
27 COMMON PAR	25	25	25
28 SURPLUS	725	725	725
29 UNDIV PROF AGG	1,258	986	856
30 TOT EQUITY CAP	2,008	1,736	1,606
31 TOT LIAB/EQ CAP	20,497	18,908	19,444

AMERICAN BANK OF WHEATLAND, WHEATLAND
(Platte County)

OFFICERS: Mike C. Daly, President; E. Gerald Gebhart, Sr. Vice Pres.; Jeffrey C. Dove, AVP & Cashier; Janice Miller, Operations Officer.

DIRECTORS: Jack Crews, Mike C. Daly, E. Gerald Gebhart, Raymond B. Hunkins, Robert M. Grant, Robert Dreher, Norbert Olind, William C. White, Brent D. Sherard.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,243
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,243
2 TOT SECURITIES	3,071
3 FED FUNDS SOLD	50
4A TOT LNS & LEASE	8,361
4B RES LOAN LOSSES	82
4C TRANS RISK RES	0
4D NET LOANS/LEASE	8,279
5 TRAD ACCT	0
6 BANK PREM & EQ	251
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	381
12 TOTAL ASSETS	13,275
13A TOTAL DEPOSITS	12,297
13A1 NON INT DEP LIA	1,741
13A2 INT BEAR DEP LI	10,556
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	190
21 LIAB INCL SUBND	12,487
DERIVED LIAB EXCL SU	12,487
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	300
25 SURPLUS	250
26 UNDIV PROF AGG	238
28 TOT EQUITY CAP	788
29 TOT LIAB/EQ CAP	13,275

AMERICAN BANK OF WHEATLAND, WHEATLAND
(Platte County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	561	700	428
2 US TREAS	2,502	0	436
3 OTHER US	400	452	1,224
4 SCM	0	0	0
5 AGG. SECURITIES	20	20	17
6 FED FUNDS SOLD	250	1,050	1,600
7A TOTAL LOANS	5,945	3,966	2,439
7B RES LOAN LOSSES	21	18	11
7C NET LOANS	5,924	3,948	2,428
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	261	278	261
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	228	172	68
12 TOTAL ASSETS	10,146	6,620	6,462
13 IPC DEMAND	789	886	1,337
14 IPC T&S	5,601	4,197	2,452
15 US GOVT	3	0	0
16 SCM	2,892	615	1,317
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	29	33	73
19 TOTAL DEPOSITS	9,314	5,731	5,179
19A TOTAL DEMAND	839	1,058	1,410
19B TOTAL T&S	8,475	4,673	3,769
20 FED FDS PURCH	0	34	452
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	82	86	63
24 TOTAL LIAB	9,396	5,851	5,694
DERIVED IPC DEPOSITS	6,390	5,083	3,789
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	300	300	300
28 SURPLUS	250	250	250
29 UNDIV PROF AGG	200	219	218
30 TOT EQUITY CAP	750	769	768
31 TOT LIAB/EQ CAP	10,146	6,620	6,462

FIRST WYOMING BANK - WHEATLAND
(Platte County)

OFFICERS: James D. Johnson, President; Clifford E. Keslar, Sr. Vice Pres.; Lyle D. Perry, Cashier; Donna Short, Ass't Vice Pres.; Betty Gossen, Ass't Vice Pres.; Chan Bayne, Installment Loan Officer; Maxine Sherwood, Ass't Cashier.

DIRECTORS: Charles H. Brown III, Chairman, James D. Johnson, Don Olson, H. D. Schroeder, Jean Sherard, William H. Vines, K. Kenneth Kennedy, Bruce Von Forell, Bart Trautwein, Bob Pappenheim, Barbara Berg.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	1,787
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	1,787
2 TOT SECURITIES	6,439
3 FED FUNDS SOLD	50
4A TOT LNS & LEASE	14,206
4B RES LOAN LOSSES	168
4C TRANS RISK RES	0
4D NET LOANS/LEASE	14,038
5 TRAD ACCT	0
6 BANK PREM & EQ	615
7 ORE	142
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	947
12 TOTAL ASSETS	24,018
13A TOTAL DEPOSITS	21,495
13A1 NON INT DEP LIA	3,774
13A2 INT BEAR DEP LI	17,721
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	195
21 LIAB INCL SUBND	21,690
DERIVED LIAB EXCL SU	21,690
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	60
25 SURPLUS	1,290
26 UNDIV PROF AGG	978
28 TOT EQUITY CAP	2,328
29 TOT LIAB/EQ CAP	24,018

FIRST WYOMING BANK - WHEATLAND, WHEATLAND
(Platte County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,982	4,404	2,512
2 US TREAS	550	1,563	1,162
3 OTHER US	1,784	2,535	2,246
4 SCM	4,574	5,752	5,493
5 AGG. SECURITIES	33	36	0
6 FED FUNDS SOLD	1,425	0	0
7A TOTAL LOANS	13,387	12,809	13,588
7B RES LOAN LOSSES	174	161	163
7C NET LOANS	13,213	12,648	13,425
8 DIR LEASE	19	22	0
9 BANK PREM & EQ	664	720	531
10 ORE	262	298	100
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	720	673	689
12 TOTAL ASSETS	25,226	28,651	26,158
13 IPC DEMAND	2,983	3,831	4,840
14 IPC T&S	18,262	17,311	15,682
15 US GOVT	23	4	3
16 SCM	1,156	3,484	1,934
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	139	206	429
19 TOTAL DEPOSITS	22,563	24,836	22,888
19A TOTAL DEMAND	3,165	4,961	5,888
19B TOTAL T&S	19,398	19,875	16,999
20 FED FDS PURCH	0	1,119	323
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	10	82
23 OTH LIAB AGG	218	262	418
24 TOTAL LIAB	22,781	26,227	23,711
DERIVED IPC DEPOSITS	21,245	21,142	20,522
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	600	600	600
27B COMMON # OUT	600	600	600
27 COMMON PAR	60	60	60
28 SURPLUS	1,290	1,290	1,190
29 UNDIV PROF AGG	1,095	1,074	1,197
30 TOT EQUITY CAP	2,445	2,424	2,447
31 TOT LIAB/EQ CAP	25,226	28,651	26,158

FIRST WYOMING BANK - WORLAND, WORLAND
(Washakie County)

OFFICERS: Lee R. Denny, President; Bill Chandler, Vice Pres. & Cashier; Ron Grossmann, Commercial Loan Officer; Carol Thiel, Installment Loan Officer.

DIRECTORS: M. D. Ellis, Chairman; Ed Capra, Lee R. Denny, Martha Smith, Richard Tisher, Gary Rice

CALL DATE:	12/31/84
1A NONINT BEAR BAL	439
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	439
2 TOT SECURITIES	1,446
3 FED FUNDS SOLD	0
4A TOT LNS & LEASE	4,028
4B RES LOAN LOSSES	73
4C TRANS RISK RES	0
4D NET LOANS/LEASE	3,955
5 TRAD ACCT	0
6 BANK PREM & EQ	455
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	196
12 TOTAL ASSETS	6,491
13A TOTAL DEPOSITS	5,216
13A1 NON INT DEP LIA	751
13A2 INT BEAR DEP LI	4,465
14 FED FDS PURCH	180
15 US NOTES	0
16 OTHER BORROW	250
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	95
21 LIAB INCL SUBND	5,741
DERIVED LIAB EXCL SU	5,741
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	200
24 COMMON PAR	500
25 SURPLUS	500
26 UNDIV PROF AGG	50
28 TOT EQUITY CAP	750
29 TOT LIAB/EQ CAP	6,491

FIRST WYOMING BANK - WORLAND, WORLAND
(Washakie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	549	462	205
2 US TREAS	594	0	800
3 OTHER US	0	813	0
4 SCM	258	311	0
5 AGG. SECURITIES	31	32	21
6 FED FUNDS SOLD	275	135	355
7A TOTAL LOANS	4,192	2,615	2,534
7B RES LOAN LOSSES	63	34	30
7C NET LOANS	4,129	2,581	2,504
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	470	423	219
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	195	139	139
12 TOTAL ASSETS	6,501	4,896	4,243
13 IPC DEMAND	912	459	448
14 IPC T&S	4,150	3,249	1,984
15 US GOVT	11	0	0
16 SCM	528	348	953
17 AGG. DEPOSITS	0	0	1
18 OFFICIAL CHKS	41	44	82
19 TOTAL DEPOSITS	5,642	4,100	3,468
19A TOTAL DEMAND	1,000	533	584
19B TOTAL T&S	4,642	3,567	2,884
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	114	90	66
24 TOTAL LIAB	5,756	4,190	3,534
DERIVED IPC DEPOSITS	5,062	3,708	2,432
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	45	6	9
30 TOT EQUITY CAP	745	706	709
31 TOT LIAB/EQ CAP	6,501	4,896	4,243

STOCKGROWERS STATE BANK, WORLAND
(Washakie County)

OFFICERS: Don H. Babbitt, President; George W. Urbanek, Ass't Vice Pres. & Cashier; Lowell K. Peterson, Sr. Vice Pres.; Mary Hoffman, Vice Pres.; James R Hinkle, Vice Pres.; Randall D. Rideout, Ass't Vice Pres.; Randy Havens, Ass't Vice Pres.; Howard L. Harris, Ass't Vice Pres.; Mary Ann Weber, Ass't Cashier.

DIRECTORS: Elmer J. Scott, Chairman; Don H. Babbitt, M. B. "Dee" Benson, Dale A. McGarvin, Leo Scheuerman, Hoover Renner, Gerald Geis, Lowell K. Peterson, John Edmiston, Don C. Davis, Harry R. Moberly.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	3,087
1B INT-BEAR BAL	10,250
DERIVED C&D/FRM INST	13,337
2 TOT SECURITIES	12,088
3 FED FUNDS SOLD	5,000
4A TOT LNS & LEASE	31,795
4B RES LOAN LOSSES	350
4C TRANS RISK RES	0
4D NET LOANS/LEASE	31,445
5 TRAD ACCT	0
6 BANK PREM & EQ	1,817
7 ORE	803
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	1,447
12 TOTAL ASSETS	65,937
13A TOTAL DEPOSITS	60,241
13A1 NON INT DEP LIA	7,469
13A2 INT BEAR DEP LI	52,772
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	50
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	852
21 LIAB INCL SUBND	61,143
DERIVED LIAB EXCL SU	61,143
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	3,000
26 UNDIV PROF AGG	1,594
28 TOT EQUITY CAP	4,794
29 TOT LIAB/EQ CAP	65,937

STOCKGROWERS STATE BANK, WORLAND
(Washakie County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	9,562	10,762	7,054
2 US TREAS	5,186	4,043	4,861
3 OTHER US	2,697	2,890	2,585
4 SCM	5,880	6,869	7,252
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	4,755	3,425	520
7A TOTAL LOANS	33,047	30,191	28,540
7B RES LOAN LOSSES	350	179	314
7C NET LOANS	32,697	30,012	28,226
8 DIR LEASE	20	56	70
9 BANK PREM & EQ	1,890	1,362	568
10 ORE	558	164	0
11A INTANGIBLE ASST	9	0	0
11B AGG OTH ASSETS	1,164	1,181	1,199
12 TOTAL ASSETS	64,418	60,764	52,335
13 IPC DEMAND	7,537	7,524	7,903
14 IPC T&S	40,722	36,825	33,090
15 US GOVT	234	167	220
16 SCM	10,148	10,233	5,853
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	410	821	303
19 TOTAL DEPOSITS	59,051	55,570	47,369
19A TOTAL DEMAND	8,394	8,885	9,360
19B TOTAL T&S	50,657	46,685	38,009
20 FED FDS PURCH	0	0	60
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	53	0	0
23 OTH LIAB AGG	642	837	1,144
24 TOTAL LIAB	59,746	56,407	48,573
DERIVED IPC DEPOSITS	48,259	44,349	40,993
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,000	2,000	2,000
27B COMMON # OUT	2,000	2,000	2,000
27 COMMON PAR	200	200	200
28 SURPLUS	3,000	2,800	1,550
29 UNDIV PROF AGG	1,472	1,357	2,012
30 TOT EQUITY CAP	4,672	4,357	3,762
31 TOT LIAB/EQ CAP	64,418	60,764	52,335

FIRST WYOMING BANK - WRIGHT, WRIGHT
(Campbell County)

OFFICERS: Marjorie Sanders, President; Sally L. Fernau, Vice President; Joyce Fullerton, Cashier; Greta Becay, Regional Auditor.

DIRECTORS: Charles L. Bruch, Chairman, Floyd Irlbeck, Vice Chairman, Majorie Sanders, Patricia Litton, Paul Stuart.

CALL DATE:	12/31/84
1A NONINT BEAR BAL	924
1B INT-BEAR BAL	0
DERIVED C&D/FRM INST	924
2 TOT SECURITIES	4,035
3 FED FUNDS SOLD	310
4A TOT LNS & LEASE	1,759
4B RES LOAN LOSSES	24
4C TRANS RISK RES	0
4D NET LOANS/LEASE	1,735
5 TRAD ACCT	0
6 BANK PREM & EQ	101
7 ORE	0
8 UNCONSOL SUB	0
9 CUST LIAB ACCPT	0
10 INTANGIBLE ASST	0
11 OTHER ASSETS	111
12 TOTAL ASSETS	7,216
13A TOTAL DEPOSITS	6,324
13A1 NON INT DEP LIA	1,710
13A2 INT BEAR DEP LI	4,614
14 FED FDS PURCH	0
15 US NOTES	0
16 OTHER BORROW	0
17 MTGE PAYABLE	0
18 ACCEPT OUT	0
19 SUB NOTES & DEB	0
20 OTH LIAB	95
21 LIAB INCL SUBND	6,419
DERIVED LIAB EXCL SU	6,419
22 LIMIT LIFE PFD	0
23 PERPETUAL PREFD	0
24 COMMON PAR	200
25 SURPLUS	200
26 UNDIV PROF AGG	397
28 TOT EQUITY CAP	797
29 TOT LIAB/EQ CAP	7,216

FIRST WYOMING BANK - WRIGHT, WRIGHT
(Campbell County)

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,715	415	257
2 US TREAS	599	207	0
3 OTHER US	0	513	700
4 SCM	486	696	102
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	440	445	476
7A TOTAL LOANS	1,371	1,300	919
7B RES LOAN LOSSES	22	23	13
7C NET LOANS	1,349	1,277	906
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	106	95	105
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	52	49	45
12 TOTAL ASSETS	4,759	3,709	2,602
13 IPC DEMAND	1,771	1,573	873
14 IPC T&S	1,739	1,085	1,026
15 US GOVT	2	6	2
16 SCM	420	300	0
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	38	40	32
19 TOTAL DEPOSITS	3,970	3,004	1,933
19A TOTAL DEMAND	1,811	1,619	907
19B TOTAL T&S	2,159	1,385	1,026
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	48	27	51
24 TOTAL LIAB	4,018	3,031	1,984
DERIVED IPC DEPOSITS	3,510	2,658	1,899
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	341	278	218
30 TOT EQUITY CAP	741	678	618
31 TOT LIAB/EQ CAP	4,759	3,709	2,602

SECURITY FIRST SAVINGS AND LOAN ASSOCIATION
(Cheyenne)

OFFICERS: Roger K. Brainard, President; Charles R. Killion, Vice President/Comptroller; Donald F. Murray, Treasurer; Jack Nathenson, Secretary; Cheryl A. Winieckie, Ass't Secretary.

DIRECTORS: James D. Volk, Chairman, Lloyd A. Flynn, Vice Chairman, Roger K. Brainard, Ellen Crowley, Donald F. Murray, Jack Nathenson, Carl F. Emerich, Kenneth Kirkbride, James A. Mendenhall, Albert B. Steiner, Thomas W. Powers, Advisor.

ASSETS	1984	1983
Loans outstanding	$11,299,193	$10,392,590
Real Estate acquired by foreclosure or deed in lieu:		
Unsold or in Judgment	104,205	-0-
Sold on contract	-0-	-0-
Stock in Federal Home Loan Bank	79,100	70,600
Cash on hand and in Banks	4,176,759	2,303,181
Liquid assets (except cash)	181,115	-0-
Other investment securities (including GNMA pass-throughs)	6,440	-0-
Fixed assets (net)	473,305	423,335
Other assets	17,229	160,640
TOTAL ASSETS	$16,337,346	$13,350,346
LIABILITIES		
Withdrawable savings, deposits and investments	$14,698,356	$11,806,496
Advances from Federal Home Loan Bank	-0-	-0-
Other borrowed money	67,921	73,232
Loans in process	-0-	7,000
Specific reserves	27,926	29,526
Other liabilities	143,601	60,345
TOTAL LIABILITIES	$14,937,804	$11,976,599
CAPITAL ACCOUNTS		
Permanent, reserve, guarantee stock and paid-in surplus	$1,100,000	$1,100,000
General and other reserves	97,457	64,753
Earned surplus and undivided profits	202,085	208,898
TOTAL CAPITAL ACCOUNTS	$1,399,542	$1,373,747
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$16,337,346	$13,350,346

FIRST GUARANTY SAVINGS AND LOAN ASSOCIATION
(Gillette)

OFFICERS: Everett J. Cassidy, President; Richard Dunlap, Vice President; Jack Sinclair, Secretary.

DIRECTORS: William T. Fulkerson, Chairman; Everett J. Cassidy, Richard Dunlap, Sam R. Ratcliff, Bill F. Burke, Jack Sinclair.

ASSETS	**1984**	**1983**
Loans outstanding	$7,391,817	$7,373,778
Real Estate acquired by foreclosure or deed in lieu:		
Unsold or in judgment	258,991	232,228
Sold on contract	-0-	-0-
Stock in Federal Home Loan Bank	65,400	65,400
Cash on hand and in Banks	1,106,866	604,466
Liquid assets (except cash)	-0-	125,900
Other investment securities (including GNMA pass-throughs)	-0-	-0-
Fixed assets (net)	1,184,112	840,240
Other assets	99,752	127,868
TOTAL ASSETS	$10,106,938	$9,369,880
LIABILITIES		
Withdrawable savings, deposits and investments	9,230,033	8,745,465
Advances from Federal Home Loan Bank	-0-	-0-
Other borrowed money	-0-	-0-
Loans in process	-0-	-0-
Specific reserves	-0-	-0-
Other liabilities	367,915	340,426
TOTAL LIABILITIES	$9,597,948	$9,085,891
CAPITAL ACCOUNTS		
Permanent, reserve, guarantee stock and paid-in surplus	545,312	203,500
General and other reserves	-0-	115,423
Earned surplus and undivided profits	(36,322)	(34,934)
TOTAL CAPITAL ACCOUNTS	508,990	283,989
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$10,106,938	$9,369,880

TITLE 1

W.S. 1-1-115 was created by the 1984 Budget Session and amended in the 1985 General Session, as follows:

1-1-115. Civil liability for dishonored check.

(a) Any person who issues a check which is not paid because the check has been dishonored has fifteen (15) days following the date of a written demand mailed or delivered to the drawer of the check at the address shown on the check or his last known address to pay to the holder of the check the amount of the check and a collection fee not to exceed fifteen dollars ($15.00).

(b) Any person who fails to make restitution as set forth in subsection (a) of this section and who fails to pay the amount of the check and a collection fee not to exceed fifteen dollars ($15.00), within thirty (30) days following the date of a written demand mailed to the drawer by certified mail, return receipt requested, to the address shown on the check or his last known address, is liable to the holder of the check for twice the amount of the check but in no case less than fifty dollars ($50.00), and for interest and costs of collection including reasonable attorney fees. In an action brought under this subsection the prevailing party may recover court costs and reasonable attorney fees.

(c) Nothing in this section shall prevent the criminal prosecution of the person who issues the check. However, any payment made by the defendant to a victim pursuant to an order for restitution entered in a criminal case pursuant to W.S. 6-10-110 or 6-3-704(b), shall be set off against any judgment in favor of the victim in a civil action brought under this section arising out of the same facts or event.

(d) A cause of action under this section may be brought in small claims court, if the amount of the demand does not exceed the jurisdiction of that court, or in any other appropriate court.

(e) As used in this section, "check," "drawee," "drawer" and "issue" have the same meaning as defined in W.S. 6-3-701.

* * * * *

W.S. 6-3-403 has no change since 1984.

AN ACT . . . relating to revisions of specified portions of the Wyoming Criminal Code of 1982; decreasing the dollar amount above which check fraud, (and) credit card fraud . . . are felonies;. . .; eliminating duplicative provisions, modifying and clarifying the elements of certain criminal offenses; amending penalties; providing that the value of property involved in prosecutions for certain offenses committed pursuant to a common scheme or the same transaction may be aggregated; and providing for an effective date.

6-3-403. Buying, receiving, etc., stolen property; venue of indictment.

(a) A person who buys, receives, conceals or disposes of property which he knows, believes or has reasonable cause to believe was obtained in violation of law is guilty of:

(i) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the value of the property is five hundred dollars ($500.00) or more; or

(iii) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the value of the property is less than five hundred dollars ($500.00).

W.S. 6-3-607 has no change since 1984.

6-3-607. Defrauding creditors; penalties.

(b) Defrauding creditors is:

(i) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the mortgagee's or secured party's interest is of a value of five hundred dollars ($500.00) or more; or

(iii) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the mortgagee's or secured party's interest is of a value of less than five hundred dollars ($500.00).

(c) The amount of the mortgagee's or secured party's interest involved in a violation of this section pursuant to a common scheme or the same transaction, whether from the same or a different mortgagee or secured party, may be aggregated in determining the value of the interest.

W.S. 6-3-701 was revised by the 1985 Legislature at (ii) to provide that check fraud is committed when a check is issued to pay a debt "with intent to defraud or deceive. . .", but the 1984 revision of (v) remains the same. Both follow:

6-3-701. Definitions.

(a) As used in this article:

(ii) "Knowingly issues" means issuing a check to obtain property or to pay a debt with intent to defraud or deceive any other person;

(v) "Insufficient funds" means when the drawer issues a check from the drawee and has no checking account with the drawee or has funds or credit in a checking account with the drawee in an amount less than the amount of the check plus the amount of all other checks outstanding at the time of issuance. A check dishonored for "no account", "account closed" or "nonsufficient funds" shall also be deemed to be dishonored for "insufficient funds";

The following, W.S. 6-3-702, 703, and 6-3-802 remain unchanged since the 1984 revision.

6-3-702. Fraud by check; penalties; restitution.

(a) Any person who knowingly issues a check which is not paid because the drawer has insufficient funds or credit with the drawee, has issued a fraudulent check and commits fraud by check.

(b) Fraud by check is:

(i) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the fraudulent check was for a sum of less than five hundred dollars ($500.00); or

(iii) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the fraudulent check was for the sum of five hundred dollars ($500.00) or more, or if the offender is convicted of fraud by check involving two (2) or more checks issued within any sixty (60) day period in the state of Wyoming totaling five hundred dollars ($500.00) or more in the aggregate.

6-3-703. Prima facie evidence of intent that check not to be paid; evidence of knowledge of account balance.

(a) Any of the following is prima facie evidence that the person at the time he issued the check or other order for the payment of money intended that it should not be paid:

(ii) Proof that at the time of issuance he did not have sufficient funds with the drawee and that he failed to pay the check or other order within five (5) days after receiving notice of nonpayment or dishonor, personally given or sent to the address shown on the check or other order; or

(iii) Proof that when presentment was made in a reasonable time the issuer did not have sufficient funds with the drawee and he failed to pay the check or other order within five (5) days after receiving notice of nonpayment or dishonor, personally given or sent to the address shown on the check or other order.

(b) Proof the drawer opened an account with the drawee on a certain date shall be considered evidence of the drawer's knowledge of the account balance on that date.

6-3-802. Unlawful use of credit card; penalties.

(b) Unlawful use of a credit card is:

(i) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the value of the property or services purchased or obtained is less than five hundred dollars ($500.00); or

(iii) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the value of the property or services purchased or obtained in violation of this section within any sixty (60) day period in the state of Wyoming totals five hundred dollars ($500.00) or more in the aggregate.

* * * * *

The 1985 Legislature ***amended*** *W.S. 9-4-805, 9-4-807, and 9-4-821(a)-(ix), relating to the deposits of public funds; authorizing letters of credit issued by federal home loan banks to be used as security for the deposits; and authorizing deposit insurance provided by FSLIC to serve as security for the portion of the deposit so covered.*

Section 1. W.S. 9-4-805, 9-4-807 and 9-4-821(a)(ix) are amended to read:

9-4-805. Deposit of state money in approved depositories; other acceptable security. Instead of a bond in an approved surety company as security for the deposits, a depository may furnish any bonds, debentures and other securities in which the state treasurer may by law invest and in an amount equal, at least, to the maximum amount of money at any time to be deposited with the bank. The bonds, debentures and other securities so furnished shall at the time have a market value equal to the amount of the deposit. In addition, any depository may furnish as security for the deposit letters of credit issued by the federal home loan bank of Seattle in such form as approved by the state treasurer of Wyoming or conventional real estate first mortgages and notes connected with the mortgages at a ratio of one and one-half to one (1.5:1) of the value of public funds secured by the securities. For temporary deposits in excess of the amount for which the bank may bond as provided by law, the depository may deposit local securities having an appraised value of at least twenty-five percent (25%) more than the amount of the temporary deposits the securities to be approved by the board of deposits. A pledge of all bonds, debentures, other securities or mortgages and notes connected with the mortgages furnished as security for the deposit of public funds shall be accompanied by a written assignment vesting the legal title thereto to the state of Wyoming and other instruments required by the state treasurer, as collateral security that the depository which is assigning the securities or mortgages and notes connected with the mortgages, shall and will safely keep and pay over to the state treasurer, or his authorized deputy, on his check, order or demand, all money which comes into the possession of the depository, under and by virtue of this article, together with all interest accruing thereon as herein provided and shall provide that in case of default on the part of the depository, the state shall have full power and authority to sell, in the manner hereinafter provided, securities or mortgages and notes connected with the mortgages which are necessary to realize the full amount of the funds of the state so deposited in the depository, together with the interest thereon. The interest on bonds or debentures, so deposited and furnished, when paid shall be remitted to the bank depositing the bonds, as long as it is not in default.

9-4-807. Deposit of state money in approved depositories; federal insurance; security for deposits not covered. Any properly designated depository of the public funds of the state, or of any political subdivision thereof, which is entitled to the benefits of deposit insurance provided for by the Federal Deposit Insurance Corporation and the Federal Savings and Loan Insurance Corporation and the acts of congress relating thereto, shall give and at all times maintain security for the prompt payment and the safekeeping of the whole amount of any such deposit. The deposit insurance provided by the Federal Deposit Insurance Corporation and the Federal Savings and Loan Insurance Corporation is eligible as the security required for the portion of any deposit that is insured by the corporation, and constitutes all of the security required for the portion. Any portion of the deposit as is not so insured shall be secured by depository bond or approved collateral securities as required by law.

9-4-821. Deposits by political subdivisions; security in lieu of bonds.

(a) Instead of the bonds provided for in W.S. 9-7-1124, the banks or savings and loan associations receiving on deposit public funds may, as security therefor, furnish to the proper treasurer of any county, municipality, community college districts or school district, any of the following:

(ix) Federal home loan bank notes and bonds or letters of credit;

W.S. 9-4-818, relating to application for deposit of public funds; providing for applications for deposit of public funds in depository banks and savings and loan associations, was amended by the 1984 Legislature. It was again entirely amended and subsection (b) added, in 1985 as follows:

9-4-818. Deposits by political subdivisions; applications by, and approval of, banks; rate of interest; defaults.

(a) Applications by banks and savings and loan associations shall be submitted to the proper governing board and shall be acted upon by the proper governing board as soon thereafter as practicable. Prior to the deposit, the board shall negotiate the rate of interest applicable to the deposit. No monies shall be deposited by any treasurer except in banks and savings and loan associations which have been approved by the proper governing board.

(b) If any depository defaults, the collateral securities shall not be sold until notice of the sale has been published once each week for five (5) consecutive weeks in a newspaper published in the county in which the city, town or district is located.

W.S. 9-4-819 was repealed in 1984.

* * * * *

TITLE 13

W.S. 13-3-304, regulating the payment of dividends by a bank, was entirely amended by the ***1985 General Session*** *and now reads:*

13-3-304. Dividends.

(a) The board of directors may, quarterly, semiannually or annually, declare a dividend of so much of the net profits of the bank as they judge proper, except that no dividends shall be declared until the surplus fund of the bank equals its common capital unless there has been carried to the surplus fund not less than ten percent (10%) of the bank's net profits of the preceding six (6) consecutive months in the case of quarterly or semiannual dividends, or not less than ten percent (10%) of its net profits of the preceding twelve (12) consecutive months in the case of annual dividends. For the purposes of this section, any amounts paid into a fund for the retirement of any preferred stock of any bank out of its net profits for such period are deemed to be additions to its surplus fund if, upon retirement of the preferred stock, the amounts paid into the retirement fund may then properly be carried to surplus. In such case, the bank is obligated to transfer to surplus the amounts paid into the retirement fund on account of the preferred stock as the stock is retired.

(b) The approval of the state examiner is required if the total of all dividends declared by the bank in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two (2) years, less any required transfers to surplus or a fund for the retirement of any preferred stock.

(c) For the purpose of this section, "net profits" means the remainder of all earnings from current operations plus actual recoveries on loans and investments and other assets, after deducting from the total thereof all current operating expenses, actual losses, accrued dividends on preferred stock, if any, and all federal and state taxes.

The 1985 Legislature repealed W.S. 13-10-103, subsection (a), Receiving Deposits While Insolvent.

Also, at the 1985 Legislative Session, 13-10-107(f) was amended to require a bank to keep its books in the banking house, and increased the penalty for failure to do so. The amendment follows:

13-10-107. Failure to report or cooperate with state examiner.

(f) A bank shall keep books and accounts in a convenient manner so as to enable the examiner to readily ascertain the true condition of the bank. Any bank that refuses or neglects to open and keep books and accounts as prescribed by the state examiner is subject to a penalty of three hundred dollars ($300.00) per day for each day the bank neglects or fails to open and keep the books and accounts after receiving written notice from the state examiner.

* * * * *

W.S. 34-21-950(i), 34-21-951(a) and (d); 34-21-952(c); 34-21-953(a); 34-21-954(a) and (b); 34-21-955 and 34-21-956(b); of the Uniform Commercial Code were ***amended*** *by the 1985 Legislative Session and W.S. 34-21-958 was* ***created****; requiring security interests in farm products to be also filed in the office of the secretary of state, increasing the fees and charges for filings; imposing a fee for attachments to statements; imposing a fee for indexing additional business or debtor names; providing for a standard filing form size; imposing a fee for failure to file on standard size form; specifying filings must give name and address of the debtor and secured party; and correcting a statutory reference. W.S. 34-21-952(e), and 34-21-953(c), relating to the outdated filing fees were* ***repealed****.*

34-21-950. Place of filing; erroneous filing; removal of collateral (9-401).

(a) The proper place to file in order to perfect a security interest is as follows:

(i) When the collateral is accounts or farm products, in the office of the secretary of state and in the office of the county clerk for the county in which the assignor has his principal place of business;

Farm products are described in W.S.34-21-909(iii), as ". . .crops or livestock or supplies used or produced in farming operations or if they are products of crops or livestock in their unmanufactured states (such as ginned cotton, wool clip, maple syrup, milk and eggs), and if they are in the possession of a debtor engaged in raising, fattening, grazing or other farming operations. If goods are farm products they are neither equipment nor inventory".

34-21-951. Formal requisites of financing statement; amendments; mortgage as financing statement (9-402).

(a) A financing statement is sufficient if it gives the names of the debtor and the secured party, is signed by the debtor, gives an address of the secured party from which information concerning the security interest may be obtained, gives a mailing address of the debtor and contains a statement indicating the types, or describing the items, of collateral. A financing statement may be filed before a security agreement is made or a security interest otherwise attaches. When the financing statement covers crops growing or to be grown, a statement must also contain a description of the real estate concerned. When the financing statement covers timber to be cut or covers minerals or the like (including oil and gas) or accounts subject to W.S. 34-21-903(e) (9-103(5)), or when the financing statement is filed as a fixture filing (W.S. 34-21-942 (9-313)) and the collateral is goods which are or are to become fixtures, the statement must also comply with subsection (e) of this section

(9-402(e)). A copy of the security agreement is sufficient as a financing statement if it contains the above information and is signed by the debtor. A carbon, photographic or other reproduction of a security agreement or a financing statement is sufficient as a financing statement if the security agreement so provides or if the original has been filed in this state. The approved financing statement is a standard form five (5) inches by eight (8) inches. A penalty in accordance with W.S. 34-21-958(b) shall be imposed for filing a nonstandard form.

(d) A financing statement may be amended by filing a writing signed by both the debtor and the secured party. The statement of amendment shall set forth the name and address of the debtor and secured party of record. An amendment does not extend the period of effectiveness of a financing statement. If any amendment adds collateral, it is effective as to the added collateral only from the filing date of the amendment. In this article, unless the context otherwise requires, the term "financing statement" means the original financing statement and any amendments.

34-21-952. What constitutes filing; duration of filing; effect of lapsed filing; duties of filing officer (9-403).

(c) A continuation statement may be filed by the secured party within six (6) months prior to the expiration of the five (5) year period specified in subsection (b) of this section. The statement of continuation shall set forth the name and address of the debtor and secured party of record. Any such continuation statement must be signed by the secured party, identify the original statement by file number and state that the original statement is still effective. A continuation statement signed by a person other than the secured party of record must be accompanied by a separate written statement of assignment signed by the secured party of record and complying with W.S. 34-21-954(b) (9-405(2)) including payment of the required fee. Upon timely filing of the continuation statement, the effectiveness of the original statement is continued for five (5) years after the last date to which the filing was effective whereupon it lapses in the same manner as provided in subsection (b) of this section unless another continuation statement is filed prior to such lapse. Succeeding continuation statements may be filed in the same manner to continue the effectiveness of the original statement. Unless a statute on disposition of public records provides otherwise, the filing officer may remove a lapsed statement from the files and destroy it immediately if he has retained a microfilm or other photographic record, or in other cases after one (1) year after the lapse. The filing officer shall so arrange matters by physical annexation of financing statements to continuation statements or other related filings, or by other means, that if he physically destroys the financing statements of a period more than five (5) years past, those which have been continued by a continuation statement or which are still effective under subsection (f) of this section shall be retained.

34-21-953. Termination statement (9-404).

(a) If a financing statement covering consumer goods is filed on or after July 1, 1983, then within one (1) month or within ten (10) days following written demand by the debtor after there is no outstanding secured obligation and no commitment to make advances, incur obligations or otherwise give value, the secured party must file with each filing officer with whom the financing statement was filed, a termination statement to the effect that he no longer claims a security interest under the financing statement, which shall be identified by file number. The statement of termination shall set forth the name and address of the debtor and secured party of record. In other cases whenever there is no outstanding secured obligation and no commitment to make advances, incur obligations or otherwise give value, the secured party shall, on written demand by the debtor, send the debtor for each filing officer a termination statement with whom the financing statement was filed, to the effect that he no longer claims a security interest under the financing statement, which shall be identified by file number. A termination statement signed by a person other than the secured party of record must be accompanied by a statement of assignment signed by the secured party of record complying with W.S. 34-21-954(b) (9-405(2)), including payment of the required fee. If the affected secured party fails to file such a termination statement as required by this subsection, or to send such a termination statement within ten (10) days after proper demand therefor he shall be liable to the debtor for one hundred dollars ($100.00), and in addition for any loss caused to the debtor by such failure.

Section 3. W.S. 34-21-952(e) and 34-21-953(c) are repealed.

34-21-954. Assignment of security interests; duties of filing officer (9-405).

(a) A financing statement may disclose an assignment of a security interest in the collateral described in the financing statement by indication in the financing statement of the name and address of the assignee or by an assignment itself or a copy thereof on the face or back of the statement. On presentation to the filing officer of such a financing statement the filing officer shall mark the same as provided in W.S. 34-21-952(d) (9-403(4)).

(b) A secured party may assign of record all or part of his rights under a financing statement by filing in the place where the original financing statement was filed a separate written statement of assignment signed by the secured party of record and setting forth the name and address of the secured party and the debtor of record, the file number and the date of filing of the financing statement and the name and address of the assignee and containing a description of the collateral assigned. A copy of the assignment is sufficient as a separate statement if it complies with the preceding sentence. On presentation to the filing officer of a separate statement, the filing officer shall mark the separate statement with the date and hour of the filing. He shall note the assignment on the index of the financing statement, or in the case of a fixture filing, or a filing covering timber to be cut, or covering minerals or the like (including oil and gas) or accounts subject to W.S. 34-21-903(e) (9-103(5)), he shall index the assignment under the name of the assignor as grantor and, to the extent that the law of this state provides for indexing the assignment of a mortgage under the name of the assignee, he shall index the assignment of the financing statement under the name of the assignee. Notwithstanding the provisions of this subsection, an assignment of record of a security interest in a fixture contained in a mortgage effective as a fixture filing W.S. 34-21-951(f) (9-402(6)) may be made only by an assignment of the mortgage in the manner provided by the law of this state other than this act.

34-21-955. Release of collateral; duties of filing officer (9-406). A secured party of record may by his signed statement release all or a part of any collateral described in a filed financing statement. The statement of release is sufficient if it contains a description of the collateral being released, the name and address of the debtor, the name and address of the secured party, and the file number of the financing statement. A statement of release signed by a person other than the secured party of record must be accompanied by a separate written statement of assignment signed by the secured party of record and complying with W.S. 34-21-954(b) (9-405(2)) including the payment of the required fee. Upon presentation of a statement of release to the filing officer, he shall mark the statement with the hour and date of filing and shall note the same upon the margin of the index of the filing of the financing statement.

34-21-956. Information from filing officer (9-407).

(b) Upon request of any person, the filing officer shall issue his certificate showing whether there is on file on the date and hour stated therein, any presently effective financing statement naming a particular debtor and any statement of assignment thereof and if there is, giving the date and hour of filing of each such statement and the names and addresses of each secured party therein.

W.S. 34-21-958 is created to read:

34-21-958. Fees and charges.

(a) The secretary of state and county clerks shall collect the following fees:

(i) For filing and indexing an original financing statement...$4.00

(ii) For statements of amendment, continuation, assignment, release and termination........................$4.00

(iii) For attachments to statements, per page..$ .10 each

(iv) For each additional debtor and doing-business-as name on a statement.....................$ .50

(v) For lien search and certification of filings of record and affixing the seal.............................$5.00

(vi) For each effective filing listed on the certificate...$ .50

(vii) For a copy, per page............$ .50 each for the first ten (10) pages and $.15 thereafter.

(b) The penalty for presenting a statement for filing which is not on a standard form five (5) inches by eight (8) inches in size..$1.00

* * * * *

TITLE 40

The Trade Names Registration Act, W.S. 40-2-102, was amended in 1985 to allow for the registration of bank trade names by national banks. State chartered bank names have always been protected by state law.

40-2-102. Registrability.

(a) A trade name shall not be registered if it:

(i) Is the same as, or deceptively similar to, any trade name registered under this act, or a trademark or service mark registered in this state, or the name of a corporation incorporated or authorized to do business in this state, or is exclusively reserved under W.S. 17-1-108;

(ii) Contains any word or phrase which indicates that it is engaged in the business of banking or insurance, except as provided in subsections (b) through (d) of this section.

(b) National banking associations previously approved by the comptroller of the currency, whose principal place of business is located within the state of Wyoming and who are actively engaged in the business of banking on the effective date of this act may be registered with the Wyoming secretary of state and entitled to all of the protection of other registered trade names.

(c) Any person desiring to register a bank trade name for any proposed national banking association shall comply with the provisions of this act. The secretary of state shall conditionally approve the proposed trade name if not the same as or deceptively similar to any trade name registered under this act, a trademark or service mark registered in this state or the name of a corporation incorporated or authorized to do business in this state, or which is exclusively reserved under W.S. 17-1-108. Conditional approval shall expire in twelve (12) months unless extended for good cause for an additional period of six (6) months. Conditional approval shall not become final and the name registered until the applicant has received approval to engage in the business of banking by the comptroller of the currency, and actually engages in the business of banking in this state.

(d) Any person desiring to conditionally register a bank trade name for any proposed Wyoming state chartered bank shall comply with the provisions of this act. The secretary of state shall conditionally approve the proposed trade name if it is not the same as or deceptively similar to any trade name registered under this act, a trademark or service mark registered in this state, or the name of a corporation incorporated or authorized to do business in this state, or which is exclusively reserved under W.S. 17-1-108. Conditional approval shall expire in twelve (12) months but may be extended for good cause for an additional six (6) months. The conditional approval shall terminate upon approval of the proposed charter by the Wyoming state examiner and the Wyoming financial institutions board and the filing of the bank's articles of incorporation with the secretary of state since at that time the name of the state chartered bank will be protected by W.S. 17-1-107(a)(ii).

*W.S. 40-14-333 of the Wyoming Uniform Consumer Credit Code, relating to refinancing of balloon payments, was **amended** in 1985. However, the balloon payment refinancing provisions of consumer credit sales, W.S. 40-14-239 were **not** changed.*

Section 1. W.S. 40-14-333 is amended to read:

40-14-333. Balloon payments. With respect to a consumer loan, other than one pursuant to a revolving loan account, if any scheduled payment is more than twice as large as the average of earlier scheduled payments, the debtor has the right to refinance the amount of that payment at the time it is due if the creditor is still offering that type of credit and the debtor is credit worthy. Credit terms shall be as favorable as those offered to the general public by the creditor for the same type of credit at the time a request for refinancing is approved. These provisions do not apply to the extent that the payment schedule is adjusted to the seasonal or irregular income of the debtor.

* * * * *

The effective date for the legislation passed by the 1984 Budget Session of the Legislature was June 5, 1984.

May 23, 1985 is the effective date for the foregoing laws passed by the 1985 General Session of the Wyoming Legislature, with the exception of W.S. 40-2-102, Registrability; and W.S. 40-14-333, Balloon Payments, which were effective immediately upon the Governor's signature.

S 8907-1

STATE OF WYOMING

1985

ANNUAL REPORT
OF THE
STATE EXAMINER

DIVISION OF BANKS

FOR THE YEAR ENDING DECEMBER 31, 1985

TO HIS EXCELLENCY
HONORABLE ED HERSCHLER
GOVERNOR

State of Wyoming

OFFICE OF STATE EXAMINER
HERSCHLER BUILDING, 4TH FLOOR WEST
CHEYENNE, WYOMING 82002-0390

K.H. McILHENNY
DEPUTY STATE EXAMINER
307-777-7797

C.W. LOVERIDGE
PUBLIC FUNDS MANAGER
307-777-7798

R.E. MORELL
WYO. UNIFORM CONSUMER CREDIT CODE
307-777-7775

ED HERSCHLER
GOVERNOR

STANLEY R. HUNT
STATE EXAMINER
307-777-6600

March/1986

THE HONORABLE ED HERSCHLER

Governor, State of Wyoming
State Capitol Building
Cheyenne, WY 82002

Dear Governor Herschler:

I have the honor to submit for your information a report of the banking division of the Office of the State Examiner for the year ending December 31, 1985 which covers all banking and savings and loan associations chartered by the State of Wyoming supervised by this Office.

Respectfully,

Stanley R. Hunt
State Examiner

SRH/dec

State of Wyoming

ED HERSCHLER
GOVERNOR

K.H. McILHENNY
DEPUTY STATE EXAMINER
307-777-7797

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OFFICE OF STATE EXAMINER

HERSCHLER BUILDING, 4TH FLOOR WEST
CHEYENNE, WYOMING 82002-0390

STANLEY R. HUNT
STATE EXAMINER
307-777-6600

March/1986

Honorable Gerald E. Geis
Chairman, Legislative Management Council
State Capitol Building
Cheyenne, WY 82002

Dear Senator Geis:

I have the honor to submit to you and the Members of the Management Council, a report of the banking division of the Office of the State Examiner for the year ending December 31, 1985 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R. Hunt
State Examiner

SRH/dec

STATE OF WYOMING

OFFICE OF STATE EXAMINER

CHEYENNE

DIVISION OF BANKS

STANLEY R. HUNT	STATE EXAMINER
K. H. McILHENNY	DEPUTY STATE EXAMINER
GLENN D. DOUGHTY	BANK EXAMINER/INVESTIGATOR
LINWOOD E. BAIRD	BANK EXAMINER
WENDY L. BROWN	BANK EXAMINER
JUDY M. ALLISON COLLINS	BANK EXAMINER
KIRK E. ERICHSEN	BANK EXAMINER
MICHAEL GEESEY	BANK EXAMINER
ROGER W. GRATIAS	BANK EXAMINER
THOMAS W. KENNEDY	BANK EXAMINER
CRAIG E. KOLL	BANK EXAMINER
DON L. SCHULTZE	BANK EXAMINER
JAN E. SHAW	BANK EXAMINER
ROBERT A. STEVENSON	BANK EXAMINER
CAROL A. PETERA	ADMINISTRATIVE ASSISTANT
DONNA E. CHUBB	SECRETARY TO DEPUTY STATE EXAMINER
MICHELLE BEAHM	SECRETARY

WYOMING STATE EXAMINERS

NAME	FROM	TO
Foster, Joel Ware	March 25, 1891	December 28, 1892
Henderson, Harry B., Sr.	December 28, 1892	June 16, 1909
Newlin, I. C.	June 16, 1909	October 1, 1920
Hofmann, R. J.	October 1, 1920	February 1, 1923
Huie, Byron S.	February 1, 1923	November 28, 1924
Brown, Stanley	November 28, 1924	April 1, 1927
Putnam, A. L.	April 1, 1927	April 1, 1929
Reed, John A.	April 1, 1929	October 1, 1932
Reeves, William, Jr.	October 1, 1932	April 1, 1933
Wilde, A. E.	April 1, 1933	April 1, 1941
Hartwell, Norris E.	April 1, 1941	December 31, 1965
Bonham, Dwight D.	December 31, 1965	July 22, 1984
McIlhenny, K. H. (Acting)	July 22, 1984	March 1, 1985
Hunt, Stanley R.	March 1, 1985	Incumbent

STATE BANKS IN WYOMING
(56 as of 12/31/85)

* Star Valley State Bank	Afton
* Valley State Bank	Baggs
* Security State Bank of Basin	Basin
- First Interstate Bank of Buffalo	Buffalo
- Wyoming Bank & Trust Company	Buffalo
- Farmers State Bank of Burns	Burns
- American Bank of Casper (Closed 1/17/86)	Casper
- Bank of Casper	Casper
- First Wyoming Bank - Casper	Casper
- The Equality State Bank	Cheyenne
- First Wyoming Bank - North Cheyenne	Cheyenne
* Frontier Bank of Laramie County	Cheyenne
- Western Bank of Cheyenne	Cheyenne
- First Wyoming Bank - Cody	Cody
* Western Bank of Cody	Cody
- Converse County Bank	Douglas
- First Wyoming Bank - Douglas	Douglas
* First Wyoming Bank - Evanston	Evanston
- Pioneer Bank of Evanston	Evanston
- Equality Bank of Evansville	Evansville
- First Interstate Bank of Gillette	Gillette
- First Wyoming Bank - Gillette	Gillette
* Stockmens Bank & Trust Company	Gillette
* Security Bank of Glenrock	Glenrock
- State Bank of Green River	Green River
- Oregon Trail Bank	Guernsey

STATE BANKS OF WYOMING
(Continued)

- First Wyoming Bank - Hanna	Hanna
* Bank of Jackson Hole	Jackson
* The Jackson State Bank	Jackson
- Central Bank & Trust	Lander
* Citizens Bank	Laramie
- Lingle State Bank	Lingle
* Lusk State Bank	Lusk
- First State Bank of Lyman	Lyman
* Medicine Bow State Bank	Medicine Bow
* Moorcroft State Bank	Moorcroft
* Uinta County State Bank	Mountain View
* First State Bank of Newcastle	Newcastle
* Farmers State Bank	Pine Bluffs
- Ranchester State Bank	Ranchester
* Bank of Commerce	Rawlins
* Riverton State Bank	Riverton
- First Security Bank of Rock Springs	Rock Springs
- North Side State Bank	Rock Springs
* First Wyoming Bank - Saratoga	Saratoga
- First Interstate Bank of Sheridan	Sheridan
- First Interstate Bank of Sugarland	Sheridan
* First State Bank of Shoshoni	Shoshoni
* Sundance State Bank	Sundance
- First State Bank of Thermopolis	Thermopolis
* Union State Bank	Upton

STATE BANKS IN WYOMING
(Continued)

* First State Bank of Wheatland	Wheatland
- First Wyoming Bank - Wheatland	Wheatland
* First Wyoming Bank - Worland	Worland
- Stockgrowers State Bank	Worland
* First Wyoming Bank - Wright	Wright

* Indicates member of Federal Reserve System and FDIC	(26 Banks)
- Indicates member of FDIC only	(30 Banks)

COMPARISON OF CONSOLIDATION STATEMENTS OF CONDITION, AS REFLECTED BY PERCENTAGES, AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

	DEC/85	DEC/84
ASSETS		
Cash and balances due from depository institutions		
a. Noninterest-bearing balances and currency and coin	5.7%	6.5%
b. Interest-bearing balances	1.7	1.5
Securities	31.5	29.9
Federal Funds sold and securities purchased under agreements to resell	7.2	6.5
Loans and lease financing receivable (including overdrafts) (Net)	48.6	50.2
Premises and fixed assets (including capitalized leases)	1.8	1.9
Other real estate owned	1.3	1.1
Other assets	2.2	2.4
	100.0%	100.0%
LIABILITIES		
Deposits		
a. Noninterest-bearing	14.6%	16.4%
b. Interest-bearing	83.6	81.2
Federal Funds purchased and securities sold under agreements to repurchase	.3	.6
Interest-bearing demand notes and other liabilities for borrowed money	.3	.4
Other liabilities	1.2	1.4
	100.0%	100.0%
CAPITAL ACCOUNTS		
Common Stock	10.3%	11.8%
Surplus	51.3	49.0
Undivided Profits	38.4	39.2
	100.0%	100.0%

COMPARISON OF OPERATING EARNINGS AND EXPENSES AS REFLECTED BY PERCENTAGE BASED ON CONSOLIDATED TOTALS OF EARNINGS AND DIVIDENDS' STATEMENTS FOR ALL STATE BANKS AT THE CLOSE OF BUSINESS ON THE DATES SHOWN

CURRENT OPERATING EARNINGS

	DEC/85	DEC/84	DEC/83
Interest and fees on loans	59.6%	63.2%	65.6%
Interest on balances with banks	1.3	1.3	1.2
Income on Federal Funds sold and securities purchased under agreements to resell	4.1	4.2	4.3
Interest and dividend income on securities	26.5	25.1	23.1
Gains on securities not held in trading accounts	2.2	0.0	0.2
Income from lease financing	0.1	0.1	0.1
Service charges on deposits	3.1	3.0	2.6
Other operating income	3.1	3.1	2.9
	100.0%	100.0%	100.0%

CURRENT OPERATING EXPENSES

	DEC/85	DEC/84	DEC/83
Salaries and employee benefits	16.2	15.5%	17.7%
Interest on CDs over $100M	10.7	12.5	11.9
Interest on other deposits	44.8	45.5	45.9
Expense on Federal Funds purchased and Securities sold under agreements to repurchase	.5	.6	.5
Interest on demand notes issued to the U.S. Treasury and other borrowings	.1	.2	.2
Interest on Subordinated Notes	.1	.1	.1
Net occupancy and furniture, fixtures and equipment	6.9	5.9	6.7
Provision for loan losses	8.3	8.0	6.1
Other operating expenses	12.4	11.7	10.9
	100.0%	100.0%	100.0%

PERCENTAGES ON NET PROFITS RETAINED AND DISBURSED

	DEC/85	DEC/84	DEC/83
Retained Earnings	47.5	48.5%	46.5%
Disbursed in dividends	52.5	51.5	53.5
	100.0%	100.0%	100.0%

	DEC/85	DEC/84	DEC/83
Net current operating earnings as percent of quarterly average of total assets	.59%	0.51%	1.04%

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

		DEC 85	DEC/84	DEC/83
Star Valley State Bank	Afton	14.4%	14.5%	14.8%
Valley State Bank	Baggs	6.7	7.7	14.0
Security State Bank of Basin	Basin	11.5	12.6	13.7
First Interstate Bank of Buffalo	Buffalo	7.8	7.6	7.6
Wyoming Bank & Trust	Buffalo	11.2	10.5	11.4
Farmers State Bank of Burns	Burns	8.4	8.1	8.9
American Bank of Casper	Casper	(Closed 1/17/86)	7.4	11.0
Bank of Casper	Casper	10.4	11.5	15.1
First Wyoming Bank - Casper	Casper	11.3	10.6	11.5
The Equality State Bank	Cheyenne	8.2	8.6	8.1
First Wyoming Bank - No. Cheyenne	Cheyenne	8.5	8.8	8.5
Frontier Bank of Laramie County	Cheyenne	24.7	56.3	(Opened 8/84)
Western Bank of Cheyenne	Cheyenne	15.8	25.3	(Opened 5/84)
First Wyoming Bank - Cody	Cody	9.7	8.9	7.8
Western Bank of Cody	Cody	8.3	9.2	9.8
Converse County Bank	Douglas	7.1	7.1	7.8
First Wyoming Bank - Douglas	Douglas	7.2	7.9	10.1
First Wyoming Bank - Evanston	Evanston	11.5	9.7	10.7
Pioneer Bank of Evanston	Evanston	9.6	7.3	9.0
Equality Bank of Evansville	Evansville	24.3	34.7	95.9
First Interstate Bank of Gillette	Gillette	7.3	10.1	16.0
First Wyoming Bank - Gillette	Gillette	8.6	7.2	12.4
Stockmens Bank & Trust Co.	Gillette	6.8	8.1	10.3
Security Bank of Glenrock	Glenrock	3.9	10.5	26.2
State Bank of Green River	Green River	12.3	12.5	12.5

Continued from previous page

		DEC/85	DEC/84	DEC/83
Oregon Trail Bank	Guernsey	9.9	9.8	9.5
First Wyoming Bank - Hanna	Hanna	12.0	14.1	14.4
Bank of Jackson Hole	Jackson	10.4	10.1	23.3
The Jackson State Bank	Jackson	8.3	7.6	8.7
Central Bank & Trust	Lander	9.0	8.3	8.9
Citizens Bank	Laramie	10.0	7.9	8.1
Lingle State Bank	Lingle	8.7	9.8	11.3
Lusk State Bank	Lusk	12.7	9.4	7.0
First State Bank of Lyman	Lyman	8.1	7.8	8.5
Medicine Bow State Bank	Medicine Bow	5.0	6.8	12.8
Moorcroft State Bank	Moorcroft	9.8	8.3	10.0
Uinta County State Bank	Mountain View	52.2	46.2	51.3
First State Bank of Newcastle	Newcastle	12.3	11.7	10.4
Farmers State Bank	Pine Bluffs	23.5	21.3	15.2
Ranchester State Bank	Ranchester	8.9	8.0	10.2
Bank of Commerce	Rawlins	9.0	13.9	8.8
Riverton State Bank	Riverton	7.7	6.8	8.5
First Security Bank of Rock Springs	Rock Springs	12.9	13.9	13.9
North Side State Bank	Rock Springs	14.8	15.3	14.6
First Wyoming Bank - Saratoga	Saratoga	8.3	(Opened	10/15/85)
First Interstate Bank of Sheridan	Sheridan	8.4	8.4	8.7
First Interstate Bank of Sugarland	Sheridan	7.9	7.2	9.7
First State Bank at Shoshoni	Shoshoni	6.8	8.2	9.9
Sundance State Bank	Sundance	12.6	12.1	13.1
First State Bank of Thermopolis	Thermopolis	7.8	8.1	9.2

Continued from previous page

		DEC/85	DEC/84	DEC/83
Union State Bank	Upton	9.8	9.1	11.0
American Bank of Wheatland	Wheatland	7.3	6.4	8.1
First Wyoming Bank - Wheatland	Wheatland	11.2	10.8	10.8
First Wyoming Bank - Worland	Worland	9.9	14.4	13.2
Stockgrowers State Bank	Worland	8.8	8.0	7.9
First Wyoming Bank - Wright	Wright	8.0	12.6	18.7
Percentage of Gross Capital * to Gross Deposits of combined Wyoming State Banks		11.0	11.8	10.5

* Includes Subordinated Notes and Debentures

NET LOANS AS PERCENTAGE OF TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

		DEC/85	DEC/84	DEC/83
Star Valley State Bank	Afton	67.4%	65.5%	66.4%
Valley State Bank	Baggs	56.5	65.2	72.7
Security State Bank of Basin	Basin	45.9	53.7	54.3
First Interstate Bank of Buffalo	Buffalo	57.4	57.6	58.9
Wyoming Bank & Trust	Buffalo	60.0	59.0	60.0
Farmers State Bank of Burns	Burns	34.1	34.6	36.7
American Bank of Casper	Casper	(Closed 1/17/86)	76.3	78.1
Bank of Casper	Casper	57.2	58.1	62.5
First Wyoming Bank - Casper	Casper	52.7	53.4	58.8
The Equality State Bank	Cheyenne	48.7	49.8	47.2
First Wyoming Bank - No. Cheyenne	Cheyenne	68.2	65.8	64.9
Frontier Bank of Laramie County	Cheyenne	71.7	80.0	(Opened 8/84)
Western Bank of Cheyenne	Cheyenne	57.7	43.1	(Opened 5/84)
First Wyoming Bank - Cody	Cody	65.7	68.6	57.0
Western Bank of Cody	Cody	66.2	72.0	77.9
Converse County Bank	Douglas	31.1	37.1	40.4
First Wyoming Bank - Douglas	Douglas	48.7	51.2	54.8
First Wyoming Bank - Evanston	Evanston	55.2	55.4	56.3
Pioneer Bank of Evanston	Evanston	54.9	49.6	58.2
Equality Bank of Evansville	Evansville	77.3	86.0	97.6
First Interstate Bank of Gillette	Gillette	57.9	56.2	66.5
First Wyoming Bank - Gillette	Gillette	38.2	38.0	68.3
Stockmens Bank & Trust Co.	Gillette	58.6	57.8	69.7
Security Bank of Glenrock	Glenrock	52.2	49.6	95.9

Continued from previous page

		DEC/85	DEC/84	DEC/83
State Bank of Green River	Green River	42.7	47.6	47.1
Oregon Trail Bank	Guernsey	35.8	35.4	43.9
First Wyoming Bank - Hanna	Hanna	27.3	40.0	44.9
Bank of Jackson Hole	Jackson	60.0	60.3	78.9
The Jackson State Bank	Jackson	67.2	66.5	71.2
Central Bank & Trust	Lander	72.7	52.8	52.6
Citizens Bank	Laramie	65.4	54.6	66.1
Lingle State Bank	Lingle	40.0	52.8	57.9
Lusk State Bank	Lusk	25.9	34.1	30.4
First State Bank of Lyman	Lyman	61.3	58.4	58.0
Medicine Bow State Bank	Medicine Bow	29.6	53.0	69.4
Moorcroft State Bank	Moorcroft	64.9	60.0	75.6
Uinta County State Bank	Mountain View	4.9	6.1	16.2
First State Bank of Newcastle	Newcastle	38.5	47.0	46.4
Farmers State Bank	Pine Bluffs	49.6	55.5	53.0
Ranchester State Bank	Ranchester	45.2	39.7	44.1
Bank of Commerce	Rawlins	40.2	50.1	75.8
Riverton State Bank	Riverton	67.5	62.9	76.6
First Security Bank of Rock Springs	Rock Springs	53.4	55.2	60.7
North Side State Bank	Rock Springs	30.1	34.1	35.1
First Wyoming Bank - Saratoga	Saratoga	29.9	67.9	67.9
First Interstate Bank of Sheridan	Sheridan	71.1	70.0	59.2
First Interstate Bank of Sugarland	Sheridan	52.0	54.3	60.3
First State Bank at Shoshoni	Shoshoni	47.7	50.0	57.2
Sundance State Bank	Sundance	55.0	55.6	63.0

Continued from previous page

		DEC/85	DEC/84	DEC/83
First State Bank of Thermopolis	Thermopolis	59.8	56.4	57.3
Union State Bank	Upton	59.4	62.9	74.7
American Bank of Wheatland	Wheatland	76.5	67.3	63.6
First Wyoming Bank - Wheatland	Wheatland	60.5	65.3	58.6
First Wyoming Bank - Worland	Worland	50.9	75.8	73.2
Stockgrowers State Bank	Worland	56.2	52.2	55.4
First Wyoming Bank - Wright	Wright	17.9	27.4	34.0
AVERAGE WYOMING STATE BANKS		51.7	54.8	59.2

CONDENSED STATEMENT SHOWING CHANGES IN CAPITAL ACCOUNTS OF STATE BANKS

From December 31, 1984 to December 31, 1985

	December 31, 1984 58 Banks		December 31, 1985 56 Banks		Increase (Decrease)
	Capital Accounts	Percentage of Total Assets	Capital Accounts	Percentage of Total Assets	Amount
Capital Notes & Debentures	$1,708,000	.11%	$1,346,000	.08%	(362,000)
Capital Stock:					
Preferred	-0-	-0-	-0-	-0-	-0-
Common	16,671,000	1.02	14,296,000	.90	(2,375,000)
Surplus	69,196,000	4.24	70,804,000	4.48	1,608,000
Undivided Profits & Reserves for Contingencies	55,500,000	3.40	53,064,000	3.36	(2,436,000)
TOTAL EQUITY CAPITAL & DEBENTURES	$143,075,000	8.77%	$139,510,000	8.82%	(3,565,000)

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR 1926 - 1985

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1926	60	$ 22,324,725.23	$ 15,242,109.47	68.2%
1927	57	26,477,454.76	17,307,078.34	65.5
1928	60	29,893,336.47	18,465,225.05	61.7
1929	62	28,286,852.34	19,415,529.18	68.8
1930	58	27,014,960.42	17,390,374.23	64.4
1931	53	19,785,920.79	14,117,421.01	71.3
1932	46	14,809,452.80	10,581,388.67	71.4
1933	37	12,208,283.99	8,065,651.49	66.0
1934	34	14,446,026.79	6,830,023.46	47.2
1935	33	16,221,619.45	7,179,138.67	44.2
1936	32	17,620,530.24	7,240,839.28	41.0
1937	32	17,227,388.92	8,241,849.62	47.8
1938	32	17,616,412.57	8,174,858.92	46.2
1939	32	19,583,260.27	8,666,469.62	44.2
1940	32	21,838,939.76	9,235,045.56	42.2
1941	32	24,097,511.42	10,301,876.94	42.7
1942	31	30,632,596.86	8,972,338.80	29.2
1943	30	38,555,455.82	8,425,958.18	21.8
1944	30	48,306,840.04	8,626,220.10	17.8
1945	29	62,241,303.49	9,852,695.46	15.8
1946	29	72,630,260.16	12,913,054.70	17.7
1947	29	77,990,999.41	17,993,990.58	23.0
1948	29	82,478,590.36	20,311,885.39	24.6
1949	29	81,069,433.94	23,857,944.19	29.4
1950	29	83,075,139.08	26,639,751.45	32.0
1951	28	92,161,358.30	26,175,667.00	28.4
1952	28	91,136,492.14	28,734,290.03	31.5
1953	28	92,547,674.42	29,799,210.54	32.2
1954	28	93,791,130.25	28,248,275.87	30.1
1955	28	92,101,136.71	31,594,088.62	34.3
1956	28	96,218,352.01	33,057,310.00	34.3
1957	28	106,681,167.33	36,268,251.65	34.0

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TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED (continued)

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1958	27	110,662,483.35	37,458,068.71	33.8%
1959	28	116,840,999.10	43,573,464.09	37.2
1960	29	121,700,962.76	49,001,071.55	40.3
1961	29	134,172,093.05	57,914,072.82	43.2
1962	29	144,155,149.19	64,771,252.57	44.9
1963	29	152,053,626.93	76,344,635.88	50.2
1964	30	160,085,865.99	82,912,887.31	51.8
1965	30	166,995,713.89	90,051,390.09	54.0
1966	29	173,280,065.72	91,056,789.89	52.5
1967	29	183,662,131.41	102,001,586.26	55.5
1968	30	204,995,521.00	109,168,919.00	53.2
1969	30	224,872,082.00	118,526,975.00	52.7
1970	29	243,665,894.00	130,571,466.00	53.5
1971	29	281,578,235.00	150,042,145.00	53.2
1972	29	333,550,900.00	178,342,013.00	53.4
1973	29	389,414,924.00	215,528,329.00	55.3
1974	30	427,818,084.00	250,209,420.00	58.5
1975	32	491,712,625.00	286,700,227.00	58.3
1976	32	576,181,000.00	340,552,000.00	59.2
1977	36	675,005,000.00	* 394,687,000.00	58.5
1978	42	761,330,000.00	* 482,492,000.00	63.4
1979	47	888,651,000.00	* 536,843,000.00	60.4
1980	55	1,010,435,000.00	* 581,160,000.00	57.5
1981	59	1,169,545,000.00	* 686,675,000.00	58.7
1982	61	1,294,184,000.00	* 768,641,000.00	59.4
1983	59	1,346,086,000.00	* 796,906,000.00	59.2
1984	58	1,455,135,000.00	* 819,178,000.00	56.3
1985	56	1,416,984,000.00	* 769,357,000.00	54.3

* Net Loans

STAR VALLEY STATE BANK (Afton)
(Lincoln County)

OFFICERS: Max C. Robinson, President; Kay L. Robinson, Sr. VP; Hal R. Robinson, VP & Casher; Roger J. Coles, VP; James C. Lau, VP; Ione R. Wilkes, AVP; Lois H. West, AVP; Rod R. Jensen, Loan Officer.

DIRECTORS: Max C. Robinson, Kay L. Robinson, Elmo H. Newswander, W. Tom Davis, Rowan Anderson.

CALL DATE:	**12/31/85**	**12/31/84**
NON-INT.BEARING BAL & COIN & CURRENCY	2,684	2,542
INTEREST BEARING BALANCES	0	0
SECURITIES	11,373	10,645
FED FUNDS SOLD & REPO AGREEMENTS	5,700	6,500
GROSS LOANS & LEASES	30,125	27,441
LESS: RESERVE FOR LOAN LOSS	209	209
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	29,916	27,232
ASSETS HELD IN TRADING ACCOUNT	0	0
PREMISES & FIXED ASSETS	368	351
OTHER REAL ESTATE	200	88
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,559	1,557
TOTAL ASSETS	51,800	48,915
NON-INTEREST BEARING	5,678	6,624
INTEREST BEARING	38,735	34,947
TOTAL DEPOSITS	44,413	41,571
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	1,011	1,322
TOTAL LIABILITIES	45,424	42,893
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	38	38
SURPLUS	1,212	1,212
UNDIVIDED PROFITS & CAPITAL RESERVES	5,126	4,772
TOTAL EQUITY CAPITAL	6,376	6,022
TOTAL LIAB. & EQUITY CAPITAL	51,800	48,915

VALLEY STATE BANK (Baggs)
(Carbon County)

OFFICERS: J. T. "Ted" Hadden, CEO; Karen L. Buchanan, Cashier.

DIRECTORS: E. Robert Grieve, Chairman; Karen L. Buchanan, Robert P. Arambel, L. Thomas Grieve, Howard B. Lee, Edwin L. Swanson.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	400	355
INTEREST BEARING BALANCES	0	0
SECURITIES	1,193	2,063
FED FUNDS SOLD & REPO AGREEMENTS	790	190
GROSS LOANS & LEASES	2,949	4,218
LESS: RESERVE FOR LOAN LOSS	93	40
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	2,856	4,178
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	22	40
OTHER REAL ESTATE	87	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	145	183
TOTAL ASSETS	5,493	7,009
NON-INTEREST BEARING	753	971
INTEREST BEARING	4,305	5,442
TOTAL DEPOSITS	5,058	6,413
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	96	83
TOTAL LIABILITIES	5,154	6,496
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	200	200
UNDIVIDED PROFITS & CAPITAL RESERVES	(61)	93
TOTAL EQUITY CAPITAL	339	493
TOTAL LIAB. & EQUITY CAPITAL	5,493	6,989

SECURITY STATE BANK OF BASIN
(Big Horn County)

OFFICERS: Douglas M. Crouse, Pres.; Terry L. Evans, VP & Cashier; Julie R. Kershner, AVP; Cindy Schlattmann, AVP; Ron Boyd, AVP; Susan Antley, AC; Robert Gish, Trust Officer.

DIRECTORS: Del M. Crouse, Chairman; Douglas M. Crouse, Terry L. Evans, J. W. Core, Russell Peters, D. M. Russell, Wayne Keller.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,998	1,656
INTEREST BEARING BALANCES	1,789	700
SECURITIES	12,845	15,253
FED FUNDS SOLD & REPO AGREEMENTS	4,775	1,450
GROSS LOANS & LEASES	14,990	18,471
LESS: RESERVE FOR LOAN LOSS	186	203
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	14,804	18,268
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	242	248
OTHER REAL ESTATE	189	171
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	970	1,194
TOTAL ASSETS	37,612	38,940
NON-INTEREST BEARING	4,212	4,968
INTEREST BEARING	28,054	29,026
TOTAL DEPOSITS	32,266	33,994
FED FUNDS PUR. & REPO AGREEMENTS	1,425	387
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	218	281
TOTAL LIABILITIES	33,909	34,662
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	75	75
SURPLUS	2,425	2,425
UNDIVIDED PROFITS & CAPITAL RESERVES	1,203	1,778
TOTAL EQUITY CAPITAL	3,703	4,278
TOTAL LIAB. & EQUITY CAPITAL	37,612	38,940

FIRST INTERSTATE BANK OF BUFFALO
(Johnson County)

OFFICERS: Frank Rotellini, President; Robert M. O'Dea, Cashier; Lynne M. Michelena, Loan Officer.

DIRECTORS: Homer A. Scott, Jr.; Karl W. Bergner, Eldon Leon Keith, John P. Iberlin, John Knebel, Robert L. Ferril, R. Ross Elliot, Jack Williams, Frank P. Rotellini, William Ruegamer, David Palmerlee.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	178	1,295
INTEREST BEARING BALANCES	1,100	1,125
SECURITIES	3,000	1,630
FED FUNDS SOLD & REPO AGREEMENTS	1,700	1,330
GROSS LOANS & LEASES	7,460	6,721
LESS: RESERVE FOR LOAN LOSS	62	29
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	7,398	6,692
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	215	254
OTHER REAL ESTATE	87	87
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	410	234
TOTAL ASSETS	14,088	12,647
NON-INTEREST BEARING	1,007	944
INTEREST BEARING	11,881	10,669
TOTAL DEPOSITS	12,888	11,613
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	191	157
TOTAL LIABILITIES	13,079	11,770
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	675	550
UNDIVIDED PROFITS & CAPITAL RESERVES	234	227
TOTAL EQUITY CAPITAL	1,009	877
TOTAL LIAB. & EQUITY CAPITAL	14,088	12,647

WYOMING BANK AND TRUST COMPANY (Buffalo)
(Johnson County)

OFFICERS: Donald P. Kraen, President; Shirley J. Ainsworth, Cashier; Robert W. Alinder, Vice President; Elvera B. Morris, AVP; Robert L. Hancock, Ass't Cashier; John P. Gammon III, Ass't Cashier; Gayle L. Warne, Ass't Cashier.

DIRECTORS: Fred E. Hesse, Chairman; J. Peter Camino, Robert L. Hancock, Dennis M. Kirven, William J. Kirven, Donald P. Kraen, Mary E. Lawrence.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,735	1,155
INTEREST BEARING BALANCES	1,800	2,000
SECURITIES	8,210	8,902
FED FUNDS SOLD & REPO AGREEMENTS	125	0
GROSS LOANS & LEASES	14,847	14,545
LESS: RESERVE FOR LOAN LOSS	79	71
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	14,768	14,474
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	588	628
OTHER REAL ESTATE	296	106
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	703	636
TOTAL ASSETS	28,225	27,901
NON-INTEREST BEARING	3,546	3,194
INTEREST BEARING	21,103	21,337
TOTAL DEPOSITS	24,649	24,531
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	71	134
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	273	297
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	472	371
TOTAL LIABILITIES	25,465	25,333
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,250	1,250
UNDIVIDED PROFITS & CAPITAL RESERVES	1,460	1,268
TOTAL EQUITY CAPITAL	2,760	2,568
TOTAL LIAB. & EQUITY CAPITAL	28,225	27,901

FARMERS STATE BANK OF BURNS
(Laramie County)

OFFICERS: Dennis Wallace, President; Charles T. Fornstrom, Vice President; Lorna Cozad, Cashier.

DIRECTORS: Dennis Wallace, Chairman; Charles T. Fornstrom, S. Dianne Wallace, Henry Weber, Jerry Palen, Theodore B. Bastian.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	814	571
INTEREST BEARING BALANCES	1,300	1,600
SECURITIES	6,093	6,071
FED FUNDS SOLD & REPO AGREEMENTS	1,725	1,050
GROSS LOANS & LEASES	4,779	4,633
LESS: RESERVE FOR LOAN LOSS	60	60
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,719	4,573
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	279	341
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	257	259
TOTAL ASSETS	15,187	14,465
NON-INTEREST BEARING	1,844	2,084
INTEREST BEARING	12,007	11,142
TOTAL DEPOSITS	13,851	13,226
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	167	169
TOTAL LIABILITIES	14,018	13,395
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	469	370
TOTAL EQUITY CAPITAL	1,169	1,070
TOTAL LIAB. & EQUITY CAPITAL	15,187	14,465

BANK OF CASPER
(Natrona County)

OFFICERS: Donn H. Dorsett, President; Judith Brennan, V.P. & Cashier; Orval Little, V.P.

DIRECTORS: Donn H. Dorsett, Dwain L. Hankins, Patrick H. Meenan, Robert E. Pippen, D. Richard Sedar, Janice I. Cardine.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	840	940
INTEREST BEARING BALANCES	200	0
SECURITIES	1,816	2,358
FED FUNDS SOLD & REPO AGREEMENTS	960	315
GROSS LOANS & LEASES	5,020	4,852
LESS: RESERVE FOR LOAN LOSS	83	30
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,937	4,822
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	477	525
OTHER REAL ESTATE	241	167
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	149	250
TOTAL ASSETS	9,620	9,377
NON-INTEREST BEARING	1,432	2,232
INTEREST BEARING	7,202	6,064
TOTAL DEPOSITS	8,634	8,296
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	88	124
TOTAL LIABILITIES	8,722	8,420
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	500
COMMON STOCK	500	388
SURPLUS	388	69
UNDIVIDED PROFITS & CAPITAL RESERVES	10	0
TOTAL EQUITY CAPITAL	898	957
TOTAL LIAB. & EQUITY CAPITAL	9,620	9,377

FIRST WYOMING BANK - CASPER
(Natrona County)

OFFICERS: Steven D. Schafer, Pres.; Edward W. Cleary, Sr. V.P. & Cashier; David E. Bitner, Sr. V.P.; Richard A. Pavlicek, V. P.; Paula J. Wilson, V.P.; Edward M. Welty, Accounting & Internal Controls Officer, Larry E. Gosnell, R.E. Loan Manager; Jerry C. Holland, V.P.

DIRECTORS: Robert E. Bryans, Chairman, Richard K. Lisco, James A. Barlow, James E. Cunningham, Ralph L. Owen, Steven D. Schafer, William T. Schwartz, Clyde W. Sissman, Jr.; Fred Stratton, Thomas F. Stroock, Louis W. Taubert, Jr.; Earl T. Carrico, Advisory; Harry D. Evans, Advisory; H. Peter Nagel, Advisory; George Taylor, Advisory.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	3,368	3,647
INTEREST BEARING BALANCES	0	0
SECURITIES	13,893	11,277
FED FUNDS SOLD & REPO AGREEMENTS	7,160	9,280
GROSS LOANS & LEASES	25,007	26,114
LESS: RESERVE FOR LOAN LOSS	553	346
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	24,454	25,768
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	2,073	1,874
OTHER REAL ESTATE	816	1,431
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	805	1,056
TOTAL ASSETS	52,569	54,333
NON-INTEREST BEARING	8,779	11,224
INTEREST BEARING	37,661	37,055
TOTAL DEPOSITS	46,440	48,279
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	47
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	891	907
TOTAL LIABILITIES	47,331	49,233
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	113	113
SURPLUS	3,432	3,432
UNDIVIDED PROFITS & CAPITAL RESERVES	1,693	1,555
TOTAL EQUITY CAPITAL	5,238	5,100
TOTAL LIAB. & EQUITY CAPITAL	52,569	54,333

THE EQUALITY STATE BANK (Cheyenne)
(Laramie County)

OFFICERS: Mike J. Coughlin, Pres.; Richard L. Fleck, Sr. VP and Cashier; William K. McElroy, VP; Elaine Andrews, Data Processing Mgr.; Marlys Wilson, Loan Officer; Cindy Cotton, AC; P. Dianne Kellogg, A.C.

DIRECTORS: Mike J. Coughlin, M. V. Federer, Juan DeHerrera, William Bagley, Abe Rosenberg, Thomas J. Carroll, Carrol Orrison, Carl Halladay, Jr.; Morris Kemper, Carl J. Occhipinti, Ivan Hemsoth, Walter Urbigkit.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	3,919	2,525
INTEREST BEARING BALANCES	400	250
SECURITIES	6,490	4,806
FED FUNDS SOLD & REPO AGREEMENTS	7,800	8,300
GROSS LOANS & LEASES	15,809	13,825
LESS: RESERVE FOR LOAN LOSS	140	146
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	15,669	13,679
ASSETS HELD IN TRADING ACCOUNTS	3	0
PREMISES & FIXED ASSETS	596	499
OTHER REAL ESTATE	87	92
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	466	419
TOTAL ASSETS	35,430	30,570
NON-INTEREST BEARING	6,530	5,311
INTEREST BEARING	25,662	22,154
TOTAL DEPOSITS	32,192	27,465
FED FUNDS PUR. & REPO AGREEMENTS	380	500
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	234	249
TOTAL LIABILITIES	32,806	28,214
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	1,624	1,356
TOTAL EQUITY CAPITAL	2,624	2,356
TOTAL LIAB. & EQUITY CAPITAL	35,430	30,570

FIRST WYOMING BANK - NORTH CHEYENNE
(Laramie County)

OFFICERS: Thomas F. Scranton, President; John G. Horne, Executive Vice President; Atha Hall, Cashier; G. Elaine Lucas, Assistant Cashier.

DIRECTORS: Dr. James Barber, David C. Deaver, Ralph L. Owen, J. Palm, William G. Rector, Thomas F. Scranton, Robert Spatz, J. D. Vanderwark, Paul Etchepare, Advisory Director.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	2,133	3,691
INTEREST BEARING BALANCES	0	300
SECURITIES	5,757	4,092
FED FUNDS SOLD & REPO AGREEMENTS	1,425	1,425
GROSS LOANS & LEASES	16,657	14,915
LESS: RESERVE FOR LOAN LOSS	221	195
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	16,436	14,720
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	359	422
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	511	492
TOTAL ASSETS	26,621	25,142
NON-INTEREST BEARING	5,442	6,815
INTEREST BEARING	18,667	15,566
TOTAL DEPOSITS	24,109	22,381
FED FUNDS PUR. & REPO AGREEMENTS	0	600
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	467	197
TOTAL LIABILITIES	24,576	23,178
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	125	125
SURPLUS	1,275	975
UNDIVIDED PROFITS & CAPITAL RESERVES	645	864
TOTAL EQUITY CAPITAL	2,045	1,964
TOTAL LIAB. & EQUITY CAPITAL	26,621	25,142

FRONTIER BANK OF LARAMIE COUNTY (Cheyenne)
(Laramie County)

OFFICERS: James L. Hunnicutt, President; R. D. Stroh, Cashier; Ann Berkefeldt, Operations Officer.

DIRECTORS: Nick J. Anest, L. Dean Fosher, Robert E. Cater, Lee Garlach, Richard H. Hughes, David K. H. Dung, Robert R. Kanard, Julie Kjack, Robert W. Seniff, Richard Noble, Saul M. Weingarten, Mark E. Shubert, James L. Hunnicutt.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	344	102
INTEREST BEARING BALANCES	400	100
SECURITIES	30	226
FED FUNDS SOLD & REPO AGREEMENTS	1,350	850
GROSS LOANS & LEASES	3,118	1,553
LESS: RESERVE FOR LOAN LOSS	39	29
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,079	1,524
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	141	174
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	44	25
TOTAL ASSETS	5,388	3,001
NON-INTEREST BEARING	1,733	779
INTEREST BEARING	2,564	1,127
TOTAL DEPOSITS	4,297	1,906
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	7	10
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	22	11
TOTAL LIABILITIES	4,326	1,927
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	600
SURPLUS	600	400
UNDIVIDED PROFITS & CAPITAL RESERVES	62	74
TOTAL EQUITY CAPITAL	1,062	1,074
TOTAL LIAB. & EQUITY CAPITAL	5,388	3,001

WESTERN BANK OF CHEYENNE
(Laramie County)

OFFICERS: John Macleod, President; William L. Larson, Vice President & Cashier; Marci Rulon, Administrative Officer; Terri Baker, Operations Officer.

DIRECTORS: Francis Ferguson, Lloyd W. Peterson, John Macleod, John S. Galeotos, Duane VonKrosigk, William C. Allen, J. Michael Doherty, Richard C. Orrison.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	472	342
INTEREST BEARING BALANCES	0	0
SECURITIES	2,301	2,301
FED FUNDS SOLD & REPO AGREEMENTS	350	0
GROSS LOANS & LEASES	3,519	1,600
LESS: RESERVE FOR LOAN LOSS	9	5
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,510	1,595
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	320	331
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	136	105
TOTAL ASSETS	7,089	4,674
NON-INTEREST BEARING	1,967	470
INTEREST BEARING	4,119	3,235
TOTAL DEPOSITS	6,086	3,705
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	44	32
TOTAL LIABILITIES	6,130	3,737
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	159	137
TOTAL EQUITY CAPITAL	959	937
TOTAL LIAB. & EQUITY CAPITAL	7,089	4,674

FIRST WYOMING BANK - CODY
(Park County)

OFFICERS: M. D. Ellis, President; Jerry W. Rankin, EVP; Shirley Anderson, VP & Cashier; Kurt V. Hopkin, VP; Raymond A. Blackman, VP; Maxine Hill, VP; Catherine Hardisty, AVP; Richard M. Roller, Loan Officer, Ellen M. Woods, AC.

DIRECTORS: John S. Bereman, Robert W. Frisby, Ernest J. Goppert, Jr., Wayne F. Messenger, John A. Nigh, Jarrard J. Reed, Marinell Boydston, John J. Winninger, M. D. Ellis.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	3,761	5,456
INTEREST BEARING BALANCES	0	0
SECURITIES	18,742	16,990
FED FUNDS SOLD & REPO AGREEMENTS	970	1,620
GROSS LOANS & LEASES	39,361	43,337
LESS: RESERVE FOR LOAN LOSS	541	552
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	38,820	42,785
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	2,471	2,631
OTHER REAL ESTATE	660	475
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,309	1,805
TOTAL ASSETS	66,733	71,762
NON-INTEREST BEARING	9,328	12,012
INTEREST BEARING	49,780	50,327
TOTAL DEPOSITS	59,108	62,339
FED FUNDS PUR. & REPO AGREEMENTS	1,425	3,124
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	480	775
TOTAL LIABILITIES	61,013	66,238
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	110	110
SURPLUS	2,890	2,890
UNDIVIDED PROFITS & CAPITAL RESERVES	2,720	2,524
TOTAL EQUITY CAPITAL	5,720	5,524
TOTAL LIAB. & EQUITY CAPITAL	66,733	71,762

WESTERN BANK OF CODY
(Park County)

OFFICERS: Douglas H. Weedin, President; E. Harry Grebe, Vice President and Cashier.

DIRECTORS: Dennis W. White, David O. Smiley, Douglas H. Weedin, E. Harry Grebe, William C. Garlow.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	761	1,171
INTEREST BEARING BALANCES	0	0
SECURITIES	1,756	1,074
FED FUNDS SOLD & REPO AGREEMENTS	600	250
GROSS LOANS & LEASES	5,580	5,705
LESS: RESERVE FOR LOAN LOSS	88	57
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	5,492	5,648
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	229	221
OTHER REAL ESTATE	60	135
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	191	175
TOTAL ASSETS	9,089	8,674
NON-INTEREST BEARING	1,562	1,974
INTEREST BEARING	6,736	5,874
TOTAL DEPOSITS	8,298	7,848
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	55	61
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	47	40
TOTAL LIABILITIES	8,400	7,949
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RESERVES	89	125
TOTAL EQUITY CAPITAL	689	725
TOTAL LIAB. & EQUITY CAPITAL	9,089	8,674

THE CONVERSE COUNTY BANK (Douglas)
(Converse County)

OFFICERS: M. Hale Kreycik, President; Lloyd Saunders, Sr. V.P.; R. D. Saunders, Sr. V.P.; Donnie Tarrell, V.P. & Cashier; Keith Cowden, V.P. & Trust Officer; Cecil Coe, Sr. V.P.

DIRECTORS: Larry G. Bean, Wade Brorby, Cecil J. Coe, John C. Dilts, William A. Hinrichs, M. Hale Kreycik, Dennis K. Rogers, Lloyd Saunders, Raymond D. Saunders, Thomas B. Saunders, Sally A. Seebaum, Earl D. Scott, Fred F. Schroeder, James A. Willox.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	2,370	3,963
INTEREST BEARING BALANCES	0	0
SECURITIES	44,696	40,262
FED FUNDS SOLD & REPO AGREEMENTS	2,000	0
GROSS LOANS & LEASES	21,366	24,045
LESS: RESERVE FOR LOAN LOSS	419	264
LESS: ALLOCATED TRANS. RISK RESERVE		0
NET LOANS & LEASES	20,947	23,781
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	647	634
OTHER REAL ESTATE	21	48
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,890	1,431
TOTAL ASSETS	72,571	70,119
NON-INTEREST BEARING	6,946	8,200
INTEREST BEARING	60,337	55,867
TOTAL DEPOSITS	67,283	64,067
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	538	975
TOTAL LIABILITIES	67,821	65,042
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	2,900	2,900
UNDIVIDED PROFITS & CAPITAL RESERVES	1,750	2,077
TOTAL EQUITY CAPITAL	4,750	5,077
TOTAL LIAB. & EQUITY CAPITAL	72,571	70,119

FIRST WYOMING BANK - DOUGLAS
(Converse County)

OFFICERS: Robert P. Bryans, Pres.; John M. Kosmicki, V.P; Michael Frisbey, Cashier; Marty Knab, Loan Officer, Bonnie Prycznski, Operations Officer.

DIRECTORS: Glenn E. Russell, Chairman; Donald J. Smylie, William Jay Smith, Sam Leonard, Robert P. Bryans, Charles L. Burch, Floyd Irlbeck, Vern H. Knisely, Advisory.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	761	2,238
INTEREST BEARING BALANCES	200	0
SECURITIES	4,540	5,013
FED FUNDS SOLD & REPO AGREEMENTS	3,220	1,095
GROSS LOANS & LEASES	7,767	8,596
LESS: RESERVE FOR LOAN LOSS	132	125
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	7,635	8,471
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	281	302
OTHER REAL ESTATE	45	200
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	217	432
TOTAL ASSETS	16,899	17,751
NON-INTEREST BEARING	1,987	2,267
INTEREST BEARING	13,683	14,268
TOTAL DEPOSITS	15,670	16,535
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	1
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	107	49
TOTAL LIABILITIES	15,777	16,585
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	322	366
TOTAL EQUITY CAPITAL	1,122	1,166
TOTAL LIAB. & EQUITY CAPITAL	16,899	17,751

FIRST WYOMING BANK - EVANSTON
(Uinta County)

OFFICERS: Alan W. Graban, President & CEO; Lee S. Barker, Exec. V.P.; Leonard K. Defa, Sr. V.P.; Jane H. Jones, V.P. & Cashier, Ronald F. Albert, V.P.; Lori Alexander, Ass't V.P.; Danny J. Doucet, Ass't V.P.; Stuart G. Harrington, Commercial Loan Officer; MaryLou Bruce, AC; MaryAnn VanSyoc, Operations Officer; Dan Stevens, Insurance Manager.

DIRECTORS: Dianne Mills, Chairman; LaMar Day, Burton South, David D. Madia, Fred Kallas, David R. Johnson, Alan W. Graban.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,831	3,530
INTEREST BEARING BALANCES	0	1,002
SECURITIES	21,452	23,016
FED FUNDS SOLD & REPO AGREEMENTS	1,845	0
GROSS LOANS & LEASES	26,077	28,980
LESS: RESERVE FOR LOAN LOSS	328	379
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	25,749	28,601
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	639	773
OTHER REAL ESTATE	272	383
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	897	1,787
TOTAL ASSETS	52,685	59,092
NON-INTEREST BEARING	7,369	9,543
INTEREST BEARING	39,303	42,044
TOTAL DEPOSITS	46,672	51,587
FED FUNDS PUR. & REPO AGREEMENTS	0	1,500
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	37	55
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	300	300
OTHER LIABILITIES	613	625
TOTAL LIABILITIES	47,622	54,067
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	1,500	1,500
SURPLUS	2,750	2,750
UNDIVIDED PROFITS & CAPITAL RESERVES	813	775
TOTAL EQUITY CAPITAL	5,063	5,025
TOTAL LIAB. & EQUITY CAPITAL	52,685	59,092

PIONEER BANK OF EVANSTON
(Uinta County)

OFFICERS: Harry A. Palmer, Pres.; Jeanette Wagstaff, Cashier; Kay Woody, Loan Officer; Mary Lee Wilson, Operations Officer.

DIRECTORS: Larry L. Lehman, Mike J. Coughlin, Miles J. Alexander, William D. Bagley, John Fanos, M. V. Federer, Francis Ferguson, Harry A. Palmer, William G. Pickering, John R. Stevens, Walter C. Urbigkit, Edwin Wheeler, Thomas Carroll.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,546	1,124
INTEREST BEARING BALANCES	150	150
SECURITIES	5,564	7,286
FED FUNDS SOLD & REPO AGREEMENTS	450	2,150
GROSS LOANS & LEASES	9,291	10,204
LESS: RESERVE FOR LOAN LOSS	104	111
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	9,187	10,093
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	539	585
OTHER REAL ESTATE	589	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	492	636
TOTAL ASSETS	18,517	22,024
NON-INTEREST BEARING	2,997	4,031
INTEREST BEARING	13,749	16,311
TOTAL DEPOSITS	16,746	20,342
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	168	200
TOTAL LIABILITIES	16,914	20,542
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RESERVES	803	682
TOTAL EQUITY CAPITAL	1,603	1,482
TOTAL LIAB. & EQUITY CAPITAL	18,517	22,024

EQUALITY BANK OF EVANSVILLE
(Natrona County)

OFFICERS: G. Robert Jourgensen, President; Darrell G. Satterfield, V. P. & Cashier.

DIRECTORS: Mike J. Coughlin, G. Robert Jourgensen, Francis Ferguson, William Bagley, M. V. Federer, Carrol Orrison, Walter Urbigkit, Ken McIntosh, Jacob Dailey, Sam Wormus, William G. Pickering.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	629	320
INTEREST BEARING BALANCES	0	0
SECURITIES	1,001	699
FED FUNDS SOLD & REPO AGREEMENTS	80	100
GROSS LOANS & LEASES	3,423	2,577
LESS: RESERVE FOR LOAN LOSS	35	38
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,388	2,539
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	171	200
OTHER REAL ESTATE	25	31
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	198	129
TOTAL ASSETS	5,492	4,018
NON-INTEREST BEARING	859	455
INTEREST BEARING	3,527	2,499
TOTAL DEPOSITS	4,386	2,954
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	39	38
TOTAL LIABILITIES	4,425	2,992
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	265	265
SURPLUS	485	485
UNDIVIDED PROFITS & CAPITAL RESERVES	317	276
TOTAL EQUITY CAPITAL	1,067	1,026
TOTAL LIAB. & EQUITY CAPITAL	5,492	4,018

FIRST INTERSTATE BANK OF GILLETTE
(Campbell County)

OFFICERS: Ronald L. Ostermiller, President; Robert Kent Levi, V.P.; Thomas J. Brantz, Ass't V.P.; Connie L. Pabst, Cashier.

DIRECTORS: Homer Scott, Jr.; Robert Ferril, W. B. Fitch, Joe W. King, Robert Noecker, Ronald L. Ostermiller, Alfred Paulsen, William Ruegamer, Larry Suchor, Milton C. Willis.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	545	1,252
INTEREST BEARING BALANCES	300	300
SECURITIES	3,949	2,280
FED FUNDS SOLD & REPO AGREEMENTS	1,850	1,400
GROSS LOANS & LEASES	8,811	6,401
LESS: RESERVE FOR LOAN LOSS	82	141
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	8,729	6,260
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	134	151
OTHER REAL ESTATE	493	686
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	435	290
TOTAL ASSETS	16,435	12,619
NON-INTEREST BEARING	2,942	2,268
INTEREST BEARING	12,129	8,998
TOTAL DEPOSITS	15,071	11,266
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	114	123
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	147	128
TOTAL LIABILITIES	15,332	11,517
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	103	102
TOTAL EQUITY CAPITAL	1,103	1,102
TOTAL LIAB. & EQUITY CAPITAL	16,435	12,619

FIRST WYOMING BANK - GILLETTE
(Campbell County)

OFFICERS: Amir Sancher, President; Sally L. Fernau, Vice Pres. & Cashier; Wayne Moeller, Loan Officer; Lynn Zimmer, Operations Officer.

DIRECTORS: Michael Enzi, Chairman; Amir Sancher, Judith L. Semple, Barbara Williams, Lee Worman, Herbert A. Carter, Charles L. Bruch, Floyd Irlbeck.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	897	705
INTEREST BEARING BALANCES	100	0
SECURITIES	4,943	6,377
FED FUNDS SOLD & REPO AGREEMENTS	1,810	650
GROSS LOANS & LEASES	4,610	4,782
LESS: RESERVE FOR LOAN LOSS	95	103
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,515	4,679
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	520	523
OTHER REAL ESTATE	114	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	161	440
TOTAL ASSETS	13,060	13,374
NON-INTEREST BEARING	1,640	2,012
INTEREST BEARING	10,188	10,312
TOTAL DEPOSITS	11,828	12,324
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	210	162
TOTAL LIABILITIES	12,038	12,486
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	222	88
TOTAL EQUITY CAPITAL	1,022	888
TOTAL LIAB. & EQUITY CAPITAL	13,060	13,374

STOCKMENS BANK AND TRUST COMPANY (Gillette)
(Campbell County)

OFFICERS: William C. Naramore, President; Jack L. Bennick, Sr. VP; Ronald J. Pasco, Sr. VP; John C. Cromwell, Sr. VP; Jessie E. Braley, VP & Cashier.

DIRECTORS: Kenneth C. Naramore, Chairman; William C. Naramore, Harold J. Biggerstaff, Ollie M. Kane, Joe A. Naramore, Mitchel M. Maycock, Doyle "Bud" Hayden, John O. Christensen.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	10,955	10,416
INTEREST BEARING BALANCES	0	0
SECURITIES	49,867	57,858
FED FUNDS SOLD & REPO AGREEMENTS	4,855	8,700
GROSS LOANS & LEASES	94,307	103,000
LESS: RESERVE FOR LOAN LOSS	1,743	2,011
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	92,564	100,989
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	683	570
OTHER REAL ESTATE	8,857	7,222
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,667	5,890
TOTAL ASSETS	170,448	191,645
NON-INTEREST BEARING	21,499	23,988
INTEREST BEARING	136,605	150,873
TOTAL DEPOSITS	158,104	174,861
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	72	85
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	531	638
OTHER LIABILITIES	1,550	1,867
TOTAL LIABILITIES	160,257	177,451
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	9,500	9,500
UNDIVIDED PROFITS & CAPITAL RESERVES	191	4,194
TOTAL EQUITY CAPITAL	10,191	14,194
TOTAL LIAB. & EQUITY CAPITAL	170,448	191,645

SECURITY BANK OF GLENROCK
(Converse County)

OFFICERS: H. K. "Bert" Harris, President (1985); Lois Grant, Cashier; Gordon W. Taylor, Jr., VP.

DIRECTORS: Patrick J. Meenan, Chairman; Norma Jean Harper, Dan Johnston, D. R."Dick" Sedar, Arnie Sybrant.

CALL DATE	**12/31/85**	**12/3/184**
NON-INT.BEARING BAL & COIN & CURRENCY	531	590
INTEREST BEARING BALANCES	0	0
SECURITIES	2,170	2,119
FED FUNDS SOLD & REPO AGREEMENTS	300	0
GROSS LOANS & LEASES	3,661	2,614
LESS: RESERVE FOR LOAN LOSS	138	28
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,523	2,586
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	293	366
OTHER REAL ESTATE	138	61
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	195	147
TOTAL ASSETS	7,150	5,869
NON-INTEREST BEARING	771	402
INTEREST BEARING	5,985	4,810
TOTAL DEPOSITS	6,756	5,212
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	36	37
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	93	74
TOTAL LIABILITIES	6,885	5,323
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	400
SURPLUS	150	150
UNDIVIDED PROFITS & CAPITAL RESERVES	(85)	(4)
TOTAL EQUITY CAPITAL	265	546
TOTAL LIAB. & EQUITY CAPITAL	7,150	5,869

STATE BANK OF GREEN RIVER
(Sweetwater County)

OFFICERS: T. L. Stewart, President; Howard J. Baker, Exec. Vice Pres. & Cashier; William T. Rogers, Sr. Vice Pres; Thomas C. Rogers, Vice Pres; Birdie Register, Loan Officer; Helen Stahla, Auditor; Miriam Gearino, Assistant Cashier & Manager of EDP; Kerry Shaw, Assistant Cashier.

DIRECTORS: Donald A. Brown, Grace G. Gasson, Elmer S. McKay, Carl A. Morck, Carl M. Morck, Jr.; Carol G. Morck, William T. Rogers, T. L. Stewart, Howard J. Baker.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,916	2,306
INTEREST BEARING BALANCES	0	0
SECURITIES	17,398	12,056
FED FUNDS SOLD & REPO AGREEMENTS	0	1,050
GROSS LOANS & LEASES	12,350	12,210
LESS: RESERVE FOR LOAN LOSS	134	135
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	12,216	12,075
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	477	569
OTHER REAL ESTATE	20	46
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	701	653
TOTAL ASSETS	32,728	28,755
NON-INTEREST BEARING	5,290	5,803
INTEREST BEARING	23,327	19,553
TOTAL DEPOSITS	28,617	25,356
FED FUNDS PUR. & REPO AGREEMENTS	350	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	58
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	236	167
TOTAL LIABILITIES	29,203	25,581
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	121	121
SURPLUS	1,129	1,129
UNDIVIDED PROFITS & CAPITAL RESERVES	2,275	1,924
TOTAL EQUITY CAPITAL	3,525	3,174
TOTAL LIAB. & EQUITY CAPITAL	32,728	28,755

OREGON TRAIL BANK (Guernsey)
(Platte County)

OFFICERS: William M. Starrs, Executive V.P.; V. Jean Putman, Cashier, Sharon Newton, Ass't Cashier.

DIRECTORS: Glen Gorman, Chairman; Chester Frederick, Dante Testolin, Tony Testolin, Harvey Boner.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	415	499
INTEREST BEARING BALANCES	1,900	1,500
SECURITIES	2,680	2,471
FED FUNDS SOLD & REPO AGREEMENTS	1,275	1,500
GROSS LOANS & LEASES	3,253	3,069
LESS: RESERVE FOR LOAN LOSS	21	4
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,232	3,065
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	105	145
OTHER REAL ESTATE	188	248
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	166	134
TOTAL ASSETS	9,961	9,562
NON-INTEREST BEARING	1,704	1,691
INTEREST BEARING	7,325	6,965
TOTAL DEPOSITS	9,029	8,656
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	38	55
TOTAL LIABILITIES	9,067	8,711
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	625	625
UNDIVIDED PROFITS & CAPITAL RESERVES	219	176
TOTAL EQUITY CAPITAL	894	851
TOTAL LIAB. & EQUITY CAPITAL	9,961	9,562

FIRST WYOMING BANK - HANNA

(Carbon County)

OFFICERS: Donald R. Schulz, President; Darla Dean, Cashier.

DIRECTORS: Robert Pappenheim, Robert Shepherd, Joel Strid, G. David Shadrick, Donald R. Schulz.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	572	383
INTEREST BEARING BALANCES	0	100
SECURITIES	2,496	1,901
FED FUNDS SOLD & REPO AGREEMENTS	425	355
GROSS LOANS & LEASES	1,264	1,718
LESS: RESERVE FOR LOAN LOSS	25	38
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	1,239	1,680
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	196	213
OTHER REAL ESTATE	54	38
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	199	184
TOTAL ASSETS	5,181	4,854
NON-INTEREST BEARING	857	898
INTEREST BEARING	3,688	3,300
TOTAL DEPOSITS	4,545	4,198
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	90	63
TOTAL LIABILITIES	4,635	4,261
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	150	150
SURPLUS	300	300
UNDIVIDED PROFITS & CAPITAL RESERVES	96	143
TOTAL EQUITY CAPITAL	546	593
TOTAL LIAB. & EQUITY CAPITAL	5,181	4,854

BANK OF JACKSON HOLE
(Teton County)

OFFICERS: Melvin D. Hutchings, Pres.; Elaine Blauer, V.P. & Cashier; Mike Considine, A.V.P.;

DIRECTORS: Robert F. Biolchini, Melvin D. Hutchings, Darrel C. Hoffman, John F. Turner.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	803	634
INTEREST BEARING BALANCES	1,398	1,000
SECURITIES	1,300	805
FED FUNDS SOLD & REPO AGREEMENTS	230	135
GROSS LOANS & LEASES	4,993	3,316
LESS: RESERVE FOR LOAN LOSS	48	5
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,945	3,311
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	359	98
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	6	10
OTHER ASSETS	137	100
TOTAL ASSETS	9,178	6,093
NON-INTEREST BEARING	682	455
INTEREST BEARING	7,567	5,037
TOTAL DEPOSITS	8,249	5,492
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	72	47
TOTAL LIABILITIES	8,321	5,539
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	405	300
SURPLUS	458	360
UNDIVIDED PROFITS & CAPITAL RESERVES	(6)	(106)
TOTAL EQUITY CAPITAL	857	554
TOTAL LIAB. & EQUITY CAPITAL	9,178	6,093

THE JACKSON STATE BANK
(Teton County)

OFFICERS: W. Richard Scarlett, Pres. & CEO; Thomas F. Eacott E.V.P.; Jeffrey R. Fuechsel, Sr. V.P.; Richard W. Martin, First V.P.; David R. Landis, V.P. & Cashier; Robert A. Bovee, Jr., V.P.; Laurene W. Sinn, V.P.;

DIRECTORS: Lynn F. Clark, Thomas F. Eacott, Bernard F. Iliff, Robert J. Jaycox, David K. Larson, Grant C. Larson, Earl Sams Lightner, Mary H. Mead, W. Richard Scarlett, Paul von Gontard.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	5,434	5,944
INTEREST BEARING BALANCES	500	0
SECURITIES	15,054	13,075
FED FUNDS SOLD & REPO AGREEMENTS	8,600	9,100
GROSS LOANS & LEASES	51,711	48,780
LESS: RESERVE FOR LOAN LOSS	621	462
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	51,090	48,318
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,066	1,126
OTHER REAL ESTATE	625	506
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,289	1,652
TOTAL ASSETS	83,658	79,721
NON-INTEREST BEARING	8,695	10,829
INTEREST BEARING	67,348	61,791
TOTAL DEPOSITS	76,043	72,620
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	376	407
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	197	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	315	420
OTHER LIABILITIES	759	733
TOTAL LIABILITIES	77,690	74,180
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	412	412
SURPLUS	5,106	3,688
UNDIVIDED PROFITS & CAPITAL RESERVES	450	1,441
TOTAL EQUITY CAPITAL	5,968	5,541
TOTAL LIAB. & EQUITY CAPITAL	83,658	79,721

CENTRAL BANK & TRUST (Lander)
(Fremont County)

OFFICERS: W. T. Davey, President; William P. Von Holtum, Exec. V.P.; Cecilia L. Moore, V.P.; Mary F. Alexander, V.P.; Norman Rippentrop, V.P.; Jane S. Nolde, Cashier & AVP.

DIRECTORS: John E. Von Holtum, Chairman; W. T. Davey, Edward L. Gale, J. M. Kail, Robert McClurg, C. E. Spurlock, Jr., Patricia Von Holtum, and William P. Von Holtum.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,471	1,756
INTEREST BEARING BALANCES	0	0
SECURITIES	5,887	15,937
FED FUNDS SOLD & REPO AGREEMENTS	900	1,250
GROSS LOANS & LEASES	21,565	19,291
LESS: RESERVE FOR LOAN LOSS	246	102
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	21,319	19,189
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,200	1,278
OTHER REAL ESTATE	1,622	101
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	727	1,237
TOTAL ASSETS	33,126	40,748
NON-INTEREST BEARING	4,580	5,817
INTEREST BEARING	24,765	30,511
TOTAL DEPOSITS	29,345	36,328
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	828	860
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	311	549
TOTAL LIABILITIES	30,484	37,737
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	1,800	1,800
UNDIVIDED PROFITS & CAPITAL RESERVES	642	1,011
TOTAL EQUITY CAPITAL	2,642	3,011
TOTAL LIAB. & EQUITY CAPITAL	33,126	40,748

CITIZENS BANK (Laramie)
(Albany County)

OFFICERS: Charles H. Preslar, President; E. R. Chandler, Cashier.

DIRECTORS: Maurice D. Wear; Chairman; John G. Heward, James D. Hollon, Warren A. Lauer; Charles H. Preslar, Ivan R. Willey, James R. Zancanella.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	608	750
INTEREST BEARING BALANCES	250	200
SECURITIES	2,336	4,074
FED FUNDS SOLD & REPO AGREEMENTS	0	25
GROSS LOANS & LEASES	5,171	6,448
LESS: RESERVE FOR LOAN LOSS	83	45
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	5,088	6,403
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	217	260
OTHER REAL ESTATE	0	130
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	157	276
TOTAL ASSETS	8,656	12,118
NON-INTEREST BEARING	733	846
INTEREST BEARING	7,052	10,231
TOTAL DEPOSITS	7,785	11,077
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	95	167
TOTAL LIABILITIES	7,880	11,244
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	350	350
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	(74)	24
TOTAL EQUITY CAPITAL	776	874
TOTAL LIAB. & EQUITY CAPITAL	8,656	12,118

LINGLE STATE BANK
Goshen County)

OFFICERS: Sam Smith, President; Keith Whitney, EVP & Cashier; Marjorie Smith, Ass't Cashier; Betty Hanson, Ass't Cashier.

DIRECTORS: William Franks, Henry Korell, Jack Ochsner, Richard Rose, Stanley Speckner, B. J. Waggoner.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	694	709
INTEREST BEARING BALANCES	40	0
SECURITIES	4,107	3,365
FED FUNDS SOLD & REPO AGREEMENTS	2,060	1,275
GROSS LOANS & LEASES	4,660	5,564
LESS: RESERVE FOR LOAN LOSS	85	33
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,575	5,531
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	417	445
OTHER REAL ESTATE	81	54
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	566	270
TOTAL ASSETS	12,540	11,649
NON-INTEREST BEARING	1,037	1,007
INTEREST BEARING	10,413	9,470
TOTAL DEPOSITS	11,450	10,477
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	100	141
TOTAL LIABILITIES	11,550	10,618
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	190	231
TOTAL EQUITY CAPITAL	990	1,031
TOTAL LIAB. & EQUITY CAPITAL	12,540	11,649

LUSK STATE BANK
(Niobrara County)

OFFICERS: Robert C. Templeton, President; Gene F. Lenz, Executive Vice President & CEO; Blanche Ladwig, Cashier; Geneva L. Burke, Ass't Cashier.

DIRECTORS: Ira Lamb, Chairman; Gertrude Chamberlain, John DeGering, Paul Heany, Gene F. Lenz, David Lorenzen, Sara G. Percival, R. G. Pfister, Robert C. Templeton, Stanley Wasson.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	939	1,041
INTEREST BEARING BALANCES	0	0
SECURITIES	12,777	10,137
FED FUNDS SOLD & REPO AGREEMENTS	0	0
GROSS LOANS & LEASES	4,068	5,006
LESS: RESERVE FOR LOAN LOSS	103	103
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,965	4,903
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	177	256
OTHER REAL ESTATE	70	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	330	214
TOTAL ASSETS	18,258	16,551
NON-INTEREST BEARING	2,349	2,650
INTEREST BEARING	12,940	11,710
TOTAL DEPOSITS	15,289	14,360
FED FUNDS PUR. & REPO AGREEMENTS	700	650
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	335	186
TOTAL LIABILITIES	16,324	15,196
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	40	40
SURPLUS	310	310
UNDIVIDED PROFITS & CAPITAL RESERVES	1,584	1,005
TOTAL EQUITY CAPITAL	1,934	1,355
TOTAL LIAB. & EQUITY CAPITAL	18,258	16,551

FIRST STATE BANK OF LYMAN
(Uinta County)

OFFICERS: William C. Cushing, President; Judy A. Strobel, V.P. & Cashier; Janeen Anson, Installment Loan Officer, Sue Fullingim, Ass't Cashier.

DIRECTORS: G. Haldane Bradshaw, Chairman; M. V. Federer, Dee Birch, Walter Urbigkit, William D. Bagley, Michael J. Coughlin, Francis Ferguson, Carl A. Larson, William G. Pickering, Lowell E. Benedict, Abe Rosenberg, William C. Cushing.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,325	1,583
INTEREST BEARING BALANCES	0	250
SECURITIES	5,380	4,504
FED FUNDS SOLD & REPO AGREEMENTS	300	650
GROSS LOANS & LEASES	9,840	8,873
LESS: RESERVE FOR LOAN LOSS	87	68
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	9,753	8,805
ASSETS HELD IN TRADING ACCOUNTS	152	0
PREMISES & FIXED ASSETS	65	202
OTHER REAL ESTATE	0	32
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	360	386
TOTAL ASSETS	17,335	16,412
NON-INTEREST BEARING	2,215	3,004
INTEREST BEARING	13,687	12,065
TOTAL DEPOSITS	15,902	15,069
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	148	166
TOTAL LIABILITIES	16,050	15,235
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	485	377
TOTAL EQUITY CAPITAL	1,285	1,177
TOTAL LIAB. & EQUITY CAPITAL	17,335	16,412

MEDICINE BOW STATE BANK
(Carbon County)

OFFICERS: William J. Kvenild, President; Paula S. Kvenild, VP & Cashier; Marsha K. Perry, AC.

DIRECTORS: Martin S. Frankel, Burke Johnson, Paula S. Kvenild, William J. Kvenild, Barry M. Wolfson.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	236	184
INTEREST BEARING BALANCES	100	200
SECURITIES	1,115	1,508
FED FUNDS SOLD & REPO AGREEMENTS	2,175	60
GROSS LOANS & LEASES	1,569	2,181
LESS: RESERVE FOR LOAN LOSS	58	8
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	1,511	2,173
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	51	65
OTHER REAL ESTATE	121	18
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	79	204
TOTAL ASSETS	5,388	4,412
NON-INTEREST BEARING	1,008	396
INTEREST BEARING	4,096	3,704
TOTAL DEPOSITS	5,104	4,100
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	29	33
TOTAL LIABILITIES	5,133	4,133
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	200	200
UNDIVIDED PROFITS & CAPITAL RESERVES	(145)	(121)
TOTAL EQUITY CAPITAL	255	279
TOTAL LIAB. & EQUITY CAPITAL	5,388	4,412

MOORCROFT STATE BANK
(Crook County)

OFFICERS: John J. Koller, President; Ken Sherman, Cashier; Willis A. Hughes, V.P.

DIRECTORS: Willis A. Hughes, Alden C. Robinson, Thomas L. Whitley, John J. Koller, Dennis W. White.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	808	751
INTEREST BEARING BALANCES	0	200
SECURITIES	2,576	2,542
FED FUNDS SOLD & REPO AGREEMENTS	250	900
GROSS LOANS & LEASES	6,097	6,270
LESS: RESERVE FOR LOAN LOSS	83	61
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,014	6,209
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	194	176
OTHER REAL ESTATE	220	253
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	144	224
TOTAL ASSETS	10,206	11,255
NON-INTEREST BEARING	1,611	1,981
INTEREST BEARING	7,654	8,362
TOTAL DEPOSITS	9,265	10,343
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	37	57
TOTAL LIABILITIES	9,302	10,400
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RESERVES	404	355
TOTAL EQUITY CAPITAL	904	855
TOTAL LIAB. & EQUITY CAPITAL	10,206	11,255

UINTA COUNTY STATE BANK (Mountain View)
(Uinta County)

OFFICERS: C. J. Dykes, President; Howard D. Woody, V.P.; Melanie J. Halford, Cashier.

DIRECTORS: C. J. Dykes, Clem G. Eyre, Kim L. Halford, Malanie J. Halford, Howard D. Woody.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	657	739
INTEREST BEARING BALANCES	0	0
SECURITIES	2,874	2,798
FED FUNDS SOLD & REPO AGREEMENTS	1,700	900
GROSS LOANS & LEASES	195	198
LESS: RESERVE FOR LOAN LOSS	19	0
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	176	198
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	71	86
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	0	0
TOTAL ASSETS	5,478	4,721
NON-INTEREST BEARING	3,138	2,793
INTEREST BEARING	462	437
TOTAL DEPOSITS	3,600	3,230
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	0	0
TOTAL LIABILITIES	3,600	3,230
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	25	25
SURPLUS	508	509
UNDIVIDED PROFITS & CAPITAL RESERVES	1,345	957
TOTAL EQUITY CAPITAL	1,878	1,491
TOTAL LIAB. & EQUITY CAPITAL	5,478	4,721

FIRST STATE BANK OF NEWCASTLE
(Weston County)

OFFICERS: Donald J. Jording, President; Leonard Nack, Sr. VP; Lois Johnson, VP & Cashier; Dale Z. Newlin, VP; Ralph Lyons, VP; Gordon R. Williams, VP; Gene Schnose, AVP; Shirley Harder, AVP; Monte Weisser, Auditor.

DIRECTORS: Helen Hornby, John Sullivan, Andy Hansen, Donald J. Jording, Mary C. Loucks, Alan Roberts, Jesse M. Taggart.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	2,747	2,531
INTEREST BEARING BALANCES	0	0
SECURITIES	26,347	21,783
FED FUNDS SOLD & REPO AGREEMENTS	1,400	900
GROSS LOANS & LEASES	16,819	19,141
LESS: RESERVE FOR LOAN LOSS	161	161
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	16,658	18,980
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	316	373
OTHER REAL ESTATE	602	79
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,099	1,072
TOTAL ASSETS	49,169	45,718
NON-INTEREST BEARING	7,436	11,444
INTEREST BEARING	35,790	28,927
TOTAL DEPOSITS	43,226	40,371
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	623	611
TOTAL LIABILITIES	43,849	40,982
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	1,400	1,400
UNDIVIDED PROFITS & CAPITAL RESERVES	3,820	3,236
TOTAL EQUITY CAPITAL	5,320	4,736
TOTAL LIAB. & EQUITY CAPITAL	49,169	45,718

FARMERS STATE BANK (Pine Bluffs)
(Laramie County)

OFFICERS: Charles C. Gross, Jr., CEO; Richard D. Stevens, President; Mildred Badgley, Cashier; Gerald A. Cooney, V.P.; Wanda L. Carpenter, Ass't Cashier.

DIRECTORS: Charles C. Gross, Jr., Chairman; Loraine C. Gross, Anna Lee Gross, Mildred W. Snyder, Richard D. Stephens.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,774	1,081
INTEREST BEARING BALANCES	0	0
SECURITIES	2,505	2,809
FED FUNDS SOLD & REPO AGREEMENTS	600	0
GROSS LOANS & LEASES	3,521	3,294
LESS: RESERVE FOR LOAN LOSS	20	20
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,501	3,274
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	64	84
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	276	0
TOTAL ASSETS	8,720	7,248
NON-INTEREST BEARING	3,507	3,308
INTEREST BEARING	3,552	2,587
TOTAL DEPOSITS	7,059	5,895
FED FUNDS PUR. & REPO AGREEMENTS	0	100
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	4	0
TOTAL LIABILITIES	7,063	5,995
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	40	40
SURPLUS	660	560
UNDIVIDED PROFITS & CAPITAL RESERVES	957	653
TOTAL EQUITY CAPITAL	1,657	1,253
TOTAL LIAB. & EQUITY CAPITAL	8,720	7,248

RANCHESTER STATE BANK
(Sheridan County)

OFFICERS: F. Don Steadman, President; J. Keith Roach, Cashier; Jeff L. Brown, A.V.P.; Pamela C. Christensen, Ass't Cashier.

DIRECTORS: D. L. Jeffers, R. S. Kennedy, J. R. Bullard, M. C. Sheeley, F. Don Steadman.

CALL DATE:	**12/31/85**	**12/31/84**
NON-INT.BEARING BAL & COIN & CURRENCY	502	577
INTEREST BEARING BALANCES	0	1,100
SECURITIES	3,144	3,991
FED FUNDS SOLD & REPO AGREEMENTS	1,450	150
GROSS LOANS & LEASES	4,227	3,849
LESS: RESERVE FOR LOAN LOSS	50	69
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,177	3,780
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	461	487
OTHER REAL ESTATE	153	94
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	50	75
OTHER ASSETS	193	357
TOTAL ASSETS	10,130	10,611
NON-INTEREST BEARING	1,277	1,387
INTEREST BEARING	7,964	8,145
TOTAL DEPOSITS	9,241	9,532
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	
OTHER BORROWED MONEY	0	
MORTGAGE INDEBTEDNESS	0	
BANK'S LIAB ON ACCEPT OUTSTANDING	0	
NOTES & DEB. SUBORD TO DEPOSIT	200	200
OTHER LIABILITIES	70	117
TOTAL LIABILITIES	9,511	9,849
LIMITED LIFE PREFERRED STOCK	0	
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	200	200
SURPLUS	375	450
UNDIVIDED PROFITS & CAPITAL RESERVES	44	112
TOTAL EQUITY CAPITAL	619	762
TOTAL LIAB. & EQUITY CAPITAL	10,130	10,611

BANK OF COMMERCE (Rawlins)
(Carbon County)

OFFICERS Sherrod W. France, President; A. Jay Hunsaker, Sr. V.P. & Cashier; Charlotte A. Smith, V.P.; Ruby L. Ogden, Ass't V.P.

DIRECTORS: John W. France, Archie P. Kirsch, Leonard A. Page, Alex Semryck, Sherrod W. France.

CALL DATE	**12/31/85**	**12/31/84**
NON-INT. BEARING BAL & COIN & CURRENCY	1,262	763
INTEREST BEARING BALANCES	199	102
SECURITIES	8,829	5,195
FED FUNDS SOLD & REPO AGREEMENTS	550	0
GROSS LOANS & LEASES	7,201	5,670
LESS: RESERVE FOR LOAN LOSS	62	88
LESS: ALLOCATED TRANS. RISK RESERVE	0	
NET LOANS & LEASES	7,139	5,582
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	983	1,001
OTHER REAL ESTATE	165	167
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	493	248
TOTAL ASSETS	19,620	13,058
NON-INTEREST BEARING	2,194	2,575
INTEREST BEARING	15,574	8,578
TOTAL DEPOSITS	17,768	11,153
FED FUNDS PUR. & REPO AGREEMENTS	0	150
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	255	204
TOTAL LIABILITIES	18,023	11,507
LIMITED LIFE PREFERRED STOCK	0	
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	
COMMON STOCK	100	100
SURPLUS	1,000	1,000
UNDIVIDED PROFITS & CAPITAL RESERVES	497	451
TOTAL EQUITY CAPITAL	1,597	1,551
TOTAL LIAB. & EQUITY CAPITAL	19,620	13,058

RIVERTON STATE BANK
(Fremont County)

OFFICERS: Alvin L. Olson, President; Dennis Heckart, Exec. Vice Pres.; Del DuRyea, Sr. Vice Pres. & Cashier; Kent Shurtleff, Sr. Vice Pres.; Sandra K. Zentz, Vice President.

DIRECTORS: Mel Fausett, Chairman, Earl E. Coleman, Alvin L. Olson, Perc E. Yarborough, Edward Birckhead.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,971	1,761
INTEREST BEARING BALANCES	0	300
SECURITIES	4,346	6,372
FED FUNDS SOLD & REPO AGREEMENTS	400	100
GROSS LOANS & LEASES	13,670	14,227
LESS: RESERVE FOR LOAN LOSS	225	110
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	13,445	14,117
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	625	678
OTHER REAL ESTATE	257	193
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	591	678
TOTAL ASSETS	21,635	24,199
NON-INTEREST BEARING	3,674	4,032
INTEREST BEARING	16,239	18,400
TOTAL DEPOSITS	19,913	22,432
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	8
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	181	223
TOTAL LIABILITIES	20,094	22,663
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RESERVES	541	536
TOTAL EQUITY CAPITAL	1,541	1,536
TOTAL LIAB. & EQUITY CAPITAL	21,635	24,199

FIRST SECURITY BANK OF ROCK SPRINGS
(Sweetwater County)

OFFICERS: Roger A. Weidner, Pres. & CEO; Kim Rosenquist, V.P.; Paul Rheaume, V.P.; Holly Michaelis, V.P. & Cashier; John Allan, A.V.P.; Donavan Christian, A.V.P.; Katherine Pryich, A.V.P.; Rosemary Maldonado, A.V.P.; Donna Ngai, Ass't Cashier; Harriet Lopez, Ass't Cashier; Carol Lamb, Ass't Cashier.

DIRECTORS: W. R. Dickson, A. M. Hafey, Robert T. Heiner, W. L. Houghton, James H. Magagna, Charles E. Richardson, Roger A. Weidner, C. Keith West.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	2,647	2,876
INTEREST BEARING BALANCES	7,000	1,500
SECURITIES	11,741	16,004
FED FUNDS SOLD & REPO AGREEMENTS	8,000	7,000
GROSS LOANS & LEASES	26,911	26,399
LESS: RESERVE FOR LOAN LOSS	360	350
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	26,551	26,049
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	317	369
OTHER REAL ESTATE	0	365
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	679	1,115
TOTAL ASSETS	56,935	55,278
NON-INTEREST BEARING	7,375	9,721
INTEREST BEARING	42,316	37,495
TOTAL DEPOSITS	49,691	47,216
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY		0
OTHER BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIAB ON ACCEPT OUTSTANDING		0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	847	1,493
TOTAL LIABILITIES	50,538	48,709
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK		
COMMON STOCK	125	125
SURPLUS	2,875	2,875
UNDIVIDED PROFITS & CAPITAL RESERVES	3,397	3,569
TOTAL EQUITY CAPITAL	6,397	6,569
TOTAL LIAB. & EQUITY CAPITAL	56,935	55,278

NORTH SIDE STATE BANK (Rock Springs)
(Sweetwater County)

OFFICERS: Christian Bunning, President; John Lucas, Jr., E.V.P. & Cashier; Elizabeth Bartek, Ass't Cashier; William G. Fabian, Ass't Cashier.

DIRECTORS: Rudolph Anselmi, John F. Arambel, Christian Bunning; Emil Joe Bertagnolli, John Lucas, Jr.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	2,837	2,016
INTEREST BEARING BALANCES	0	0
SECURITIES	33,800	28,239
FED FUNDS SOLD & REPO AGREEMENTS	9,100	8,300
GROSS LOANS & LEASES	16,553	16,526
LESS: RESERVE FOR LOAN LOSS	177	177
LESS: ALLOCATED TRANS. RISK RESERVE		0
NET LOANS & LEASES	16,376	16,349
ASSETS HELD IN TRADING ACCOUNTS		0
PREMISES & FIXED ASSETS	155	164
OTHER REAL ESTATE	83	83
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES		0
CUST. LIAB TO BANK ON ACCEPTANCES		0
INTANGIBLE ASSETS		0
OTHER ASSETS	897	886
TOTAL ASSETS	63,248	56,037
NON-INTEREST BEARING	6,479	7,908
INTEREST BEARING	48,014	40,067
TOTAL DEPOSITS	54,493	47,975
FED FUNDS PUR. & REPO AGREEMENTS		0
DEMAND NOTES ISSUED TO US TREASURY		0
OTHER BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIAB ON ACCEPT OUTSTANDING		0
NOTES & DEB. SUBORD TO DEPOSIT		0
OTHER LIABILITIES	673	734
TOTAL LIABILITIES	55,166	48,709
LIMITED LIFE PREFERRED STOCK		
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK		
COMMON STOCK	100	100
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RESERVES	4,982	4,228
TOTAL EQUITY CAPITAL	8,082	7,328
TOTAL LIAB. & EQUITY CAPITAL	63,248	56,037

FIRST WYOMING BANK - SARATOGA
(Carbon County)

OFFICERS: G. David Shadrick, President & C.E.O.; Janice Bergquist, Cashier; Sheila Cerise, Loan Officer.

DIRECTORS: Robert W. Pappenheim, Chairman; G. David Shadrick, Will Merrill, David R. Johnson, John Nigh.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	909	1,070
INTEREST BEARING BALANCES	100	0
SECURITIES	5,752	4,096
FED FUNDS SOLD & REPO AGREEMENTS	3,675	835
GROSS LOANS & LEASES	5,480	13,876
LESS: RESERVE FOR LOAN LOSS	300	142
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	5,180	13,734
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	409	496
OTHER REAL ESTATE	0	1,010
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	561	0
OTHER ASSETS	2,322	499
TOTAL ASSETS	18,908	21,740
NON-INTEREST BEARING	4,162	3,359
INTEREST BEARING	13,161	16,866
TOTAL DEPOSITS	17,323	20,225
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	150
OTHER LIABILITIES	146	227
TOTAL LIABILITIES	17,469	20,602
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	500
SURPLUS	1,318	500
UNDIVIDED PROFITS & CAPITAL RESERVES	71	138
TOTAL EQUITY CAPITAL	1,439	1,138
TOTAL LIAB. & EQUITY CAPITAL	18,908	21,740

FIRST INTERSTATE BANK OF SHERIDAN
(Sheridan County)

OFFICERS: William H. Ruegamer, Pres.; James M. Taylor, VP & Cashier; James E. Dowling, VP; Dwayne Thorpe, VP; Mark S. Kinner, VP; Ed Garding, VP; John J. Dregoiw, VP; Mary Lee Corley, AVP; Larry Cooper, AVP; Patty Berry, Rose Marie Madia, AVP; PBO; Mabelle Ruff, AVP; Jack M. Pelissier, Pres. Ass't.

DIRECTORS: Henry A. Burgess, Arthur G. Felker, Robert L. Ferril, Richard Hammer, Dorothy C. King, R. R. Loss, Sam Mavrakis, Boyd W. Rader, Jr., William H. Ruegamer, Homer A. Scott, Homer A. Scott, Jr.; Joe H. Watt, Dan S. Scott.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	4,266	6,931
INTEREST BEARING BALANCES	200	200
SECURITIES	26,159	25,773
FED FUNDS SOLD & REPO AGREEMENTS	4,625	5,200
GROSS LOANS & LEASES	73,369	69,933
LESS: RESERVE FOR LOAN LOSS	892	554
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	72,477	69,379
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,809	1,739
OTHER REAL ESTATE	636	126
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,603	2,400
TOTAL ASSETS	112,775	111,748
NON-INTEREST BEARING	12,815	13,620
INTEREST BEARING	89,167	85,508
TOTAL DEPOSITS	101,982	99,128
FED FUNDS PUR. & REPO AGREEMENTS	0	625
DEMAND NOTES ISSUED TO US TREASURY	480	1,137
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	1,745	2,545
TOTAL LIABILITIES	104,207	103,435
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	2,000	2,000
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RESERVES	3,568	3,313
TOTAL EQUITY CAPITAL	8,568	8,313
TOTAL LIAB. & EQUITY CAPITAL	112,775	111,748

FIRST INTERSTATE BANK OF SUGARLAND, (Sheridan)
(Sheridan County)

OFFICERS: Roman Skatula, President; Nancy Schaffer, Cashier; Thomas B. Mulholland, V.P.

DIRECTORS: Homer Scott, Jr., William R. Ebzery, Phil Frey, Robert L. Ferril, Roger P. Killworth, E. E. Lonabaugh, T. C. Neighbors, J. E. Pelissier, William H. Ruegamer, Roman Skatula.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	372	901
INTEREST BEARING BALANCES	400	300
SECURITIES	3,666	3,904
FED FUNDS SOLD & REPO AGREEMENTS	1,685	1,960
GROSS LOANS & LEASES	6,706	8,268
LESS: RESERVE FOR LOAN LOSS	79	123
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,627	8,145
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	645	674
OTHER REAL ESTATE	218	111
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	283	346
TOTAL ASSETS	13,896	16,341
NON-INTEREST BEARING	1,357	1,289
INTEREST BEARING	11,391	13,869
TOTAL DEPOSITS	12,748	15,158
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	140	136
TOTAL LIABILITIES	12,888	15,294
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	250	250
SURPLUS	650	650
UNDIVIDED PROFITS & CAPITAL RESERVES	108	147
TOTAL EQUITY CAPITAL	1,008	1,047
TOTAL LIAB. & EQUITY CAPITAL	13,896	16,341

FIRST STATE BANK AT SHOSHONI

(Fremont County)

OFFICERS: Robert I. Adams, President; Linda B. Yacconi, Cashier; John Bury, Vice President.

DIRECTORS Robert I. Adams, Paul L. Howes, John W. Adamson, Gordon L. Maxson, Charles B. Metz, Thomas L. Sanford, F. Kelly Clay, Louis F. Pfrangle, Robert D. Morrison.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	225	304
INTEREST BEARING BALANCES	0	0
SECURITIES	2,393	3,287
FED FUNDS SOLD & REPO AGREEMENTS	530	0
GROSS LOANS & LEASES	3,103	3,252
LESS: RESERVE FOR LOAN LOSS	55	8
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,048	3,244
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	299	282
OTHER REAL ESTATE	253	150
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	124	154
TOTAL ASSETS	6,872	7,421
NON-INTEREST BEARING	548	517
INTEREST BEARING	5,840	5,969
TOTAL DEPOSITS	6,388	6,486
FED FUNDS PUR. & REPO AGREEMENTS	0	330
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	50	73
TOTAL LIABILITIES	6.438	6,889
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	210	200
SURPLUS	210	250
UNDIVIDED PROFITS & CAPITAL RESERVES	14	82
TOTAL EQUITY CAPITAL	434	532
TOTAL LIAB. & EQUITY CAPITAL	6,872	7,421

SUNDANCE STATE BANK
(Crook County)

OFFICERS: Frank W. Blakeman, President; James R. Durfee, Executive Vice Pres.; Evelyn Ebzery, Vice Pres.; Betty J. Durfee, Vice Pres. James L. Viergets, Vice Pres.; Arlene Tenke, Cashier; Lila Dudrey, Ass't Cashier; Norma Peterson, Ass't V.P.; Margaret L. Davis, Ass't Cashier.

DIRECTORS: Harry Ilsley, Chairman, John Ilsley, Frank W. Blakeman, James R. Durfee, Betty J. Durfee.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,965	3,227
INTEREST BEARING BALANCES	0	0
SECURITIES	18,818	15,402
FED FUNDS SOLD & REPO AGREEMENTS	0	1,000
GROSS LOANS & LEASES	21,220	20,885
LESS: RESERVE FOR LOAN LOSS	332	332
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	20,888	20,553
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	710	798
OTHER REAL ESTATE	338	549
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	871	788
TOTAL ASSETS	43,590	42,317
NON-INTEREST BEARING	5,118	5,358
INTEREST BEARING	32,832	31,637
TOTAL DEPOSITS	37,950	36,995
FED FUNDS PUR. & REPO AGREEMENTS	200	0
DEMAND NOTES ISSUED TO US TREASURY	154	279
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	502	566
TOTAL LIABILITIES	38,806	37,840
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,950	1,950
UNDIVIDED PROFITS & CAPITAL RESERVES	2,784	2,477
TOTAL EQUITY CAPITAL	4,784	4,477
TOTAL LIAB. & EQUITY CAPITAL	43,590	42,317

FIRST STATE BANK OF THERMOPOLIS

(Hot Springs County)

OFFICERS: Donald L. Jackson, President; E. Dan Stansill, Sr. Vice Pres.; Roberta K. Jackson, Vice Pres.; Laura E.Pryde, Vice President & Cashier.

DIRECTORS: Willard V. Wilson, Chairman; A. E. Hoffman, Floyd L. Boelens, Donald L. Jackson, Frank T. Manning, Frank Rhodes, Howard T. Willson, James D. Kirsch.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,225	1,039
INTEREST BEARING BALANCES	0	0
SECURITIES	6,337	6,831
FED FUNDS SOLD & REPO AGREEMENTS	3,215	3,050
GROSS LOANS & LEASES	14,465	12,966
LESS: RESERVE FOR LOAN LOSS	301	99
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	14,164	12,867
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	922	957
OTHER REAL ESTATE	80	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	535	701
TOTAL ASSETS	26,478	25,445
NON-INTEREST BEARING	2,208	2,244
INTEREST BEARING	21,462	20,591
TOTAL DEPOSITS	23,670	22,835
FED FUNDS PUR. & REPO AGREEMENTS	559	210
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	68	25
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	332	525
TOTAL LIABILITIES	24,629	23,595
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	457	457
SURPLUS	993	993
UNDIVIDED PROFITS & CAPITAL RESERVES	399	400
TOTAL EQUITY CAPITAL	1,849	1,850
TOTAL LIAB. & EQUITY CAPITAL	26,478	25,445

UNION STATE BANK (Upton)
(Weston County)

OFFICERS: William V. Ackerman, President; John E. Ackerman, V.P.; Donald L. Hampton, V. P.; Mary Jean Whisler, Cashier.

DIRECTORS: Alice R. Ackerman, John E. Ackerman, William V. Ackerman, Lawrence Materi, James Donald Thorson.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,517	2,177
INTEREST BEARING BALANCES	0	0
SECURITIES	5,332	3,192
FED FUNDS SOLD & REPO AGREEMENTS	2,050	2,700
GROSS LOANS & LEASES	11,538	12,059
LESS: RESERVE FOR LOAN LOSS	219	179
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	11,319	11,880
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	242	279
OTHER REAL ESTATE	250	479
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	419	220
TOTAL ASSETS	21,129	20,927
NON-INTEREST BEARING	4,163	3,840
INTEREST BEARING	14,883	15,043
TOTAL DEPOSITS	19,046	18,883
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	69	150
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	142	174
TOTAL LIABILITIES	19,257	19,207
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	25	25
SURPLUS	725	725
UNDIVIDED PROFITS & CAPITAL RESERVES	1,122	970
TOTAL EQUITY CAPITAL	1,872	1,720
TOTAL LIAB. & EQUITY CAPITAL	21,129	20,927

FIRST STATE BANK OF WHEATLAND
(Platte County)

OFFICERS: Mike C. Daly, President; E. Gerald Gebhart, Sr. Vice Pres.; Jeffrey C. Dove, AVP & Cashier; Janice Miller, Operations Officer.

DIRECTORS: Mike C. Daly, E. Gerald Gebhart, Raymond B. Hunkins, Robert M. Grant, Robert Dreher, Norbert Olind, William C. White, Brent D. Sherard.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,017	1,243
INTEREST BEARING BALANCES	0	0
SECURITIES	1,736	3,071
FED FUNDS SOLD & REPO AGREEMENTS	700	50
GROSS LOANS & LEASES	9,713	8,361
LESS: RESERVE FOR LOAN LOSS	134	82
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	9,579	8,279
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	234	251
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	289	381
TOTAL ASSETS	13,555	13,275
NON-INTEREST BEARING	1,580	1,741
INTEREST BEARING	10,939	10,556
TOTAL DEPOSITS	12,519	12,297
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	122	190
TOTAL LIABILITIES	12,641	12,487
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	390	250
UNDIVIDED PROFITS & CAPITAL RESERVES	224	238
TOTAL EQUITY CAPITAL	914	788
TOTAL LIAB. & EQUITY CAPITAL	13,555	13,275

FIRST WYOMING BANK - WHEATLAND
(Platte County)

OFFICERS: James D. Johnson, Pres.; Clifford E. Keslar, Sr. V.P.; Lyle D. Perry, Cashier; Donna Short, A.V.P.; Betty Gossen, A.V.P., Loren K. Schaller, V.P. Maxine Sherwood, A.C.

DIRECTORS: J. Kenneth Kennedy, Chairman; James D. Johnson, Don Olson, H. D. Schroeder, Clara Jean Sherard, William H. Vines, Bruce von Forell, Bart Trautwein, Robert Pappenheim, John Nich.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	1,485	1,787
INTEREST BEARING BALANCES	100	0
SECURITIES	5,079	6,439
FED FUNDS SOLD & REPO AGREEMENTS	2,730	50
GROSS LOANS & LEASES	12,812	14,206
LESS: RESERVE FOR LOAN LOSS	162	168
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	12,650	14,038
	0	
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	561	615
OTHER REAL ESTATE	159	142
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	649	947
TOTAL ASSETS	23,413	24,018
NON-INTEREST BEARING	3,221	3,774
INTEREST BEARING	17,693	17,721
TOTAL DEPOSITS	20,914	21,495
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	157	195
TOTAL LIABILITIES	21,071	21,690
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	60	60
SURPLUS	1,290	1,290
UNDIVIDED PROFITS & CAPITAL RESERVES	992	978
TOTAL EQUITY CAPITAL	2,342	2,328
TOTAL LIAB. & EQUITY CAPITAL	23,413	24,018

FIRST WYOMING BANK - WORLAND
(Washakie County)

OFFICERS: Lee R. Denny, Pres. & CEO; Bill Chandler, V.P. & Cashier; Carol Thiel, Installment Loan Officer.

DIRECTORS: M. D. Ellis, Chairman; Lee R. Denny, Martha Smith, Richard Tisher, Gary Rice, John Nigh.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	261	439
INTEREST BEARING BALANCES	200	0
SECURITIES	2,453	1,446
FED FUNDS SOLD & REPO AGREEMENTS	1,025	0
GROSS LOANS & LEASES	3,819	4,028
LESS: RESERVE FOR LOAN LOSS	66	73
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,753	3,955
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	444	455
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	143	196
TOTAL ASSETS	8,279	6,491
NON-INTEREST BEARING	861	751
INTEREST BEARING	6,511	4,465
TOTAL DEPOSITS	7,372	5,216
FED FUNDS PUR. & REPO AGREEMENTS	0	180
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	250
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	181	95
TOTAL LIABILITIES	7,553	5,741
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RESERVES	26	50
TOTAL EQUITY CAPITAL	726	750
TOTAL LIAB. & EQUITY CAPITAL	8,279	6,491

STOCKGROWERS STATE BANK (Worland)
(Washakie County)

OFFICERS: Don H. Babbitt, Pres.; George W. Urbanek, AVP and Cashier; Lowell K. Peterson, Sr. VP; James R. Hinkle, VP; Mary Hoffman, VP; Howard Harris, AVP; Randall D. Rideout, AVP; Randy J. Havens, AVP; Mary Ann Weber, AC.

DIRECTORS: M. B. "Dee" Benson, John A. Edmiston, Gerald E. Geis, Harry R. Moberly, Dale A. McGarvin, Hoover Renner, Leo Scheuerman.

CALL DATE	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	3,175	3,087
INTEREST BEARING BALANCES	7,599	10,250
SECURITIES	13,691	12,088
FED FUNDS SOLD & REPO AGREEMENTS	2,375	5,000
GROSS LOANS & LEASES	32,232	31,795
LESS: RESERVE FOR LOAN LOSS	425	350
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	31,807	31,445
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,758	1,817
OTHER REAL ESTATE	703	803
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,204	1,447
TOTAL ASSETS	62,312	65,937
NON-INTEREST BEARING	6,487	7,469
INTEREST BEARING	50,100	52,772
TOTAL DEPOSITS	56,587	60,241
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	46	50
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	698	852
TOTAL LIABILITIES	57,331	61,143
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RESERVES	1,781	1,594
TOTAL EQUITY CAPITAL	4,981	4,794
TOTAL LIAB. & EQUITY CAPITAL	62,312	65,937

FIRST WYOMING BANK – WRIGHT
(Campbell County)

OFFICERS: Marjorie Sanders, President: Jed R. Keller, Cashier; Verna Geho, Loan Officer; Deborah Kipp, Operations Officer.

DIRECTORS: Charles L. Bruch, Chairman; Floyd Irlbeck, Vice Chairman; Marjorie Sanders, Patricia Litton, Paul Stuart.

CALL DATE:	12/31/85	12/31/84
NON-INT.BEARING BAL & COIN & CURRENCY	692	924
INTEREST BEARING BALANCES	0	0
SECURITIES	7,793	4.035
FED FUNDS SOLD & REPO AGREEMENTS	330	310
GROSS LOANS & LEASES	1,821	1,759
LESS: RESERVE FOR LOAN LOSS	21	24
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	1,800	1,735
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	173	101
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPTANCES	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	182	111
TOTAL ASSETS	10,970	7,216
NON-INTEREST BEARING	1,431	1,710
INTEREST BEARING	8,635	4,614
TOTAL DEPOSITS	10,066	6,324
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREASURY	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSIT	0	0
OTHER LIABILITIES	101	95
TOTAL LIABILITIES	10,167	6,419
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	200	200
UNDIVIDED PROFITS & CAPITAL RESERVES	403	397
TOTAL EQUITY CAPITAL	803	797
TOTAL LIAB. & EQUITY CAPITAL	10,970	7,216

STATE-CHARTERED SAVINGS & LOANS

SECURITY FIRST SAVINGS AND LOAN ASSOCIATION (Cheyenne)
(Laramie County)

OFFICERS: Roger K. Brainard, President; Charles R. Killion, VP/Comptroller; Jack Nathenson, Secretary; Donald F. Murray, Treasurer; Linda Rentschler, Ass't Secretary/VP of Lending; Brian Lenell, Branch Manager; Jane Kirk, Customer Relations Officer.

DIRECTORS: James D. Volk, Chairman; Lloyd A. Flynn, Roger K. Brainard, Ellen Crowley, Donald F. Murray, Jack Nathenson, Carl F. Emerich, Kenneth Kirkbride, James A. Mendenhall, Albert B. Steiner, Thomas W. Powers, Advisor.

ASSETS	1985	1984
Loans Outstanding	$11,459,759	$11,299,193
Real Estate acquired by foreclosure or deed in lieu:		
Unsold or in judgment	-0-	104,205
Sold on contract	337,845	-0-
Stock in Federal Home Loan Bank	108,700	79,100
Cash on hand and in Banks	999,345	517,419
Liquid assets (except cash)	6,036,000	3,659,340
Other investment securities (including GNMA Pass-throughs)	-0-	-0-
Fixed assets (net)	465,507	473,305
Other assets	197,412	204,784
TOTAL ASSETS	$19,604,568	$16,337,346

LIABILITIES		
Withdrawable savings, deposits and investments	$17,731,674	$14,698,356
Advances from Federal Home Loan Bank	-0-	-0-
Other borrowed money	61,636	67,921
Loans in process	-0-	-0-
Specific reserves	-0-	-0-
Other Liabilities	285,046	171,527
TOTAL LIABILITIES	$18,078,356	$14,937,804

CAPITAL ACCOUNTS		
Permanent reserve, guarantee stock and paid in surplus	$1,100,000	$1,100,000
General and other reserves	144,168	97,457
Earned surplus and undivided profits	282,044	202,085
TOTAL CAPITAL ACCOUNTS	$1,526,212	$1,399,542
TOTAL LIABILITIES & CAPITAL ACCOUNTS	$19,604,568	$16,337,346

FIRST GUARANTY SAVINGS & LOAN ASSOCIATION OF GILLETTE
(Campbell County)

OFFICERS: Everett J. Cassidy, President; Marie Lebolo, VP & Branch Manager.

DIRECTORS: William Fulkerson, Chairman; Everett J. Cassidy, Jack Sinclair, Sam R. Ratcliff, Bill F. Burke.

ASSETS	1985	1984
Loans Outstanding	$10,625,000	$7,444,000
Real Estate acquired by foreclosure or deed in lieu:		
Unsold or in judgment	233,000	186,000
Sold on contract	-0-	-0-
Stock in Federal Home Loan Bank	64,000	64,000
Cash on hand and in Banks	598,000	110,000
Liquid assets (except cash)	2,983,000	1,062,000
Other investment securities (including GNMA Pass throughs)	-0-	-0-
Fixed assets (net)	1,415,000	1,184,000
Other assets	693,000	42,000
TOTAL ASSETS	$16,611,000	$10,092,000

LIABILITIES		
Withdrawable savings, deposits and investments	$14,748,000	$9,230,000
Advances from Federal Home Loan Bank	-0-	-0-
Other borrowed money	-0-	-0-
Loans in Process	-0-	59,000
Specific reserves	52,000	14,000
Other Liabilities	1,162,000	242,000
TOTAL LIABILITIES	$15,962,000	$9,545,000

CAPITAL ACCOUNTS		
Permanent reserve, guarantee stock and paid in surplus	$400,000	$400,000
General and other reserves	145,000	145,000
Appraised Equity Capital	386,000	386,000
Earned surplus and undivided profits	(282,000)	(384,000)
TOTAL CAPITAL ACCOUNTS	$649,000	$547,000
TOTAL LIABILITIES & CAPITAL ACCOUNTS	$16,611,000	$10,092,000